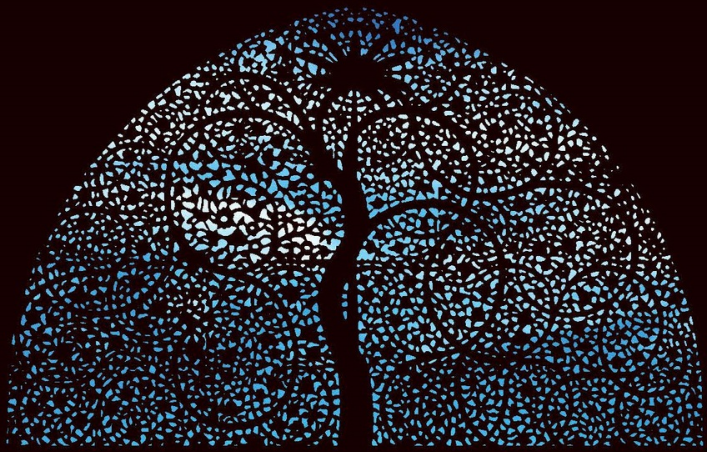
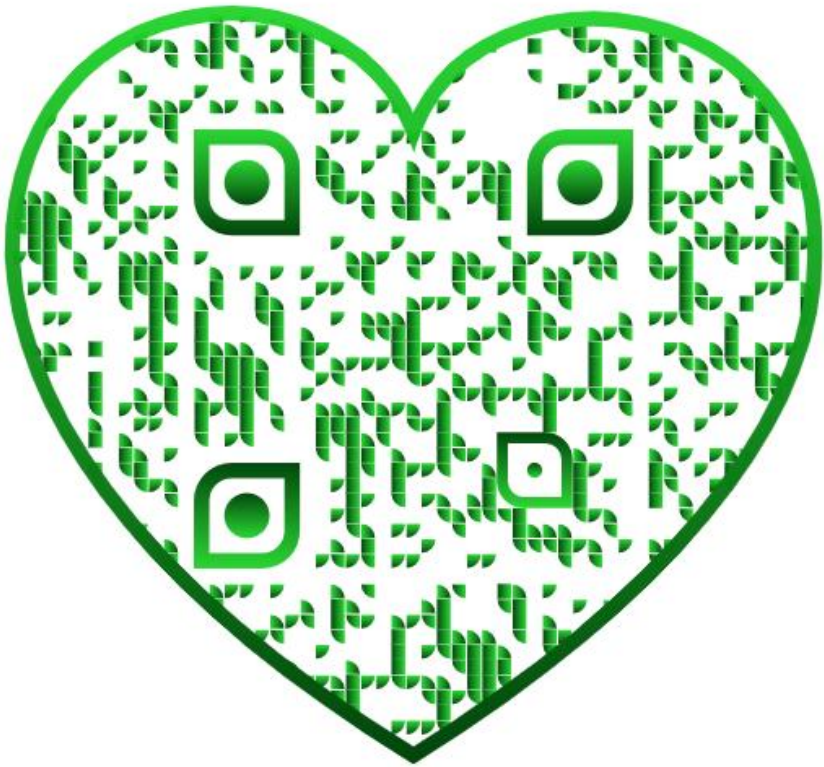


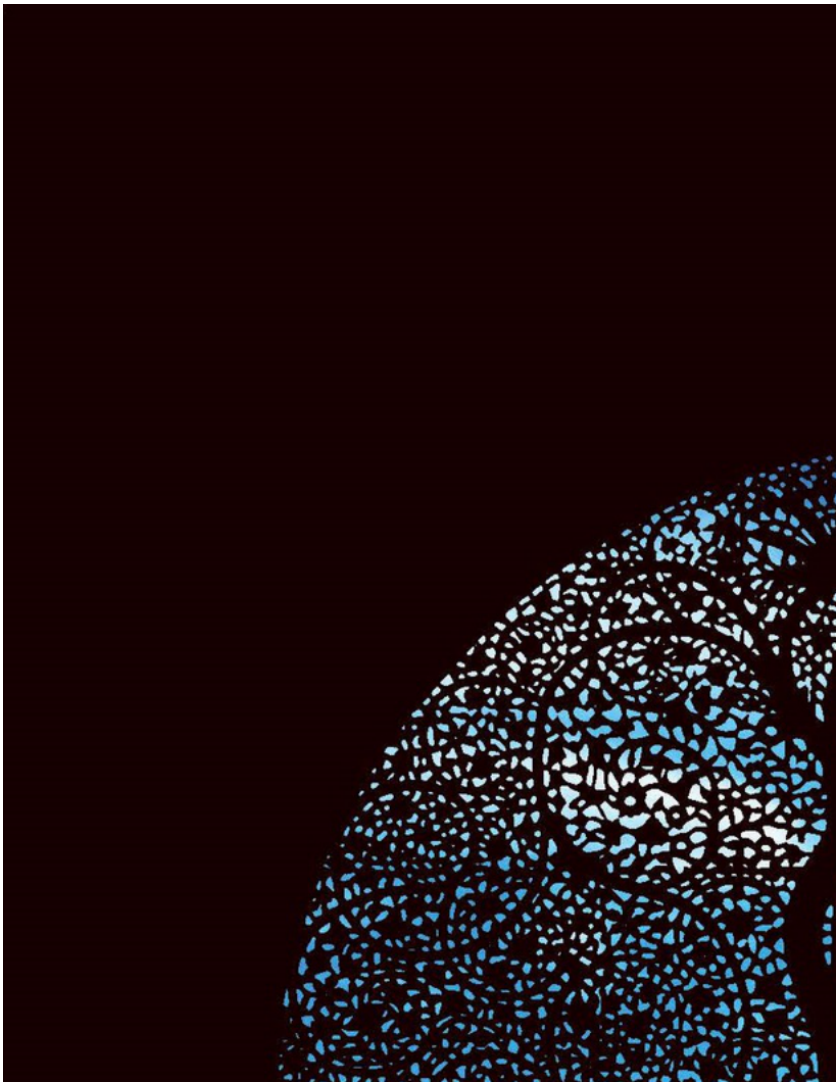
IIM AHMEDABAD

The Inside Story

Memories Laced with Fantasies

Teji Brar





IIM AHMEDABAD

The Inside Story

Memories Laced with Fantasies

Teji Brar

This book is dedicated to all my teachers, particularly Professor Prolly Shukla, Professor Indira Parikh, Professor Manu Shroff and Professor Nitin Patel, who tried to teach me, sometimes against my wishes, and without whom this book would not have been possible.

Contents

Dedication
Preface
Prologue

1 Preparing for Godot
2 The Eagle Has Landed
3 Expanding the Market
4 Budgeting for Ds
5 Shipra and Marketing Fairy Tales
6 Lady Macbeth
7 A New Dawn
8 The French Woman's Lieutenant
9 The Sermon from the Dorm
10 The Offshore Banking Project
11 The Eagle Goes for the Kill

Epilogue
Acknowledgement
About the Author

Preface

Millions of books are written every year. Most of them sell only a few copies.

Why, then, have I taken the trouble to write this one and more importantly, why should you, the reader, bother to read it?

As I come to the end of my earthly journey, I think it is appropriate to document the story of our times. Some readers may find the Brar Model useful. Perhaps the next generation can learn something from our mistakes!

Every year more than one lakh students sit for the Common Admission Test or CAT for admission to IIM Ahmedabad. Less than a thousand get through. This book is for every CAT aspirant and for all those who sat for CAT, but didn't make it to IIM Ahmedabad. This book will take you behind the scenes and show you what really happens at IIM Ahmedabad.

This book is fiction, with dream sequences, as in old Hindi movies. There is a flashback, when you least expect it.

It is for the reader to decide where reality ends and dream begins.

English is not my mother tongue. Some grammatical errors may have crept in. My apologies.

Prologue

The first time that I heard about the Indian Institute of Management (IIM), Ahmedabad, was in 1975. I had gone to Ahmedabad along with a few friends to participate in the All India Inter University Chess Tournament. We were representing Punjabi University, Patiala. After watching Praveen Thipsay of Bombay University and Parameswaran of Madras University play, we realized that we were not going to win the tournament, even though we were the defending champions. Both Praveen and Parameswaran went on to become Grand Masters.

We had won the trophy when the tournament was held in Patiala. The truth be told, we had never lost a home game. Be it cricket or chess, hockey or football. We had an awesome reputation for intimidating visitors on our home ground. Away matches were a different story.

As we were not going to win, I decided to do some sightseeing. Gujarat Tourism had a bus which took you around the city. One of the stops was at the IIM.

My first impression was that it was a rather dull sort of place. It was only September and students were already attending classes. In our college, most of the students started going to class only in January. Between July and December, it was either the canteen or the neighbouring State College which was full of pretty girls, an element that was sadly missing in our college. In that respect, at least, IIM was just like our college. There were only two girls for every sixty boys. A seller's market, as Professor Ifzal Ali would have put it. And the girls were not the “Madhubala” types. They were the “calculus anyone” types. Their idea of fun was to differentiate or sometimes integrate. I never dreamt of exploring possibilities of studying there. I was going to do my Bachelors in Commerce and then sit for the Civil Services.

The second time I heard about IIM Ahmedabad was after I had joined the State Bank of India. I had graduated in 1976 and was too young to sit for the Civil Services. I had chanced upon an

advertisement for selection of Probationary Officers for the Oriental Bank of Commerce, for which I was eligible. I had applied and to my surprise, had been selected.

After training in New Delhi, I was sent to Jaipur, and then to Calcutta for further training. After my training I was posted to Bombay. Somewhere in this period, I fell in love with banking and gave up on my Civil Services dream. Idiot Teji was at work. If I was going to be a banker, I was going to be the best. Oriental Bank at that time was a small private bank. I decided to move to “Big Daddy"- State Bank of India. The bank sent me to Hyderabad for an orientation programme. It was here that I met Chandrima Gulati. She was an alumna of the IIM Ahmedabad and was my batch mate in State Bank of India. Her brother worked for Citi Bank and she said that she was surprised that I was working for State Bank of India. In her opinion, I should have been working for Citi Bank too.

When I was in Calcutta, I used to pass by the Citi Bank branch. The air-conditioning was so effective that we could feel it on the pavement outside the bank. Somehow, I had never dreamt of working there.

Now, suddenly, a door seemed to be opening. A door I had never even known existed.

Chandrima was extremely beautiful and very persuasive. She wore thick glasses which hid her eyes and made her look like a nerd. When she removed her glasses, she transformed into a charming woman. She had mesmerizing eyes. She drummed it into my head that if I did my post-graduation from IIM Ahmedabad, Citi Bank would give me a job. I would stay in a swank apartment on Malabar Hill. I would fly first class. I would stay in five-star Hotels. I would hobnob with the rich and the powerful.

I was sold.

After classes we decided to go for a walk. There had been an untoward incident in a mosque in Saudi Arabia and riots had broken out in Hyderabad. Our area was quiet, but there was curfew in the city. We decided to stay put in the campus. It had rained earlier and there were a few puddles. Generally, if you are wearing a *saree* and have to cross a puddle, you lift your saree and petticoat a little to prevent them from getting wet. Chandrima lifted her saree well above her knees. It was just for a second, but the cue was

unmistakable. It became dark and we came to the end of the road. There was a lake shimmering in the distance.

'Let's go to the lake,' she said.

'Sure,' I said and we started off. As soon as we were out of sight from the road, I said 'Watch out for the loose stones,' and took her hand. She extricated her hand from mine and for a moment I thought I had misunderstood her.

'Will you hold my glasses please?' she asked in her best, little girl voice.

Then she put her hand on my bicep and pressed her breast against my arm. A wave of relief passed over me. The blood started flowing into the right pockets. I had to adjust my crotch to make the little General comfortable. We seemed to be the only ones there, so when we came to a big rock, I suggested that we rest there for a while. She readily agreed. We sat down and I put my arm around her. She snuggled closer to me. I kissed her forehead. She raised her lips and closed her eyes. Maybe she was fantasizing about Sean Connery. That was fine with me. I kissed her and she opened her mouth, then she slipped her tongue into my mouth. This was heaven. I had paid a bond of 12,000 rupees to Oriental Bank to get a relieving letter needed by State Bank. It looked like I was going to get my money's worth tonight.

After fifteen minutes of intense kissing, I thought it was time for the next step. I opened her blouse. I was half expecting her to protest. She arched her back to help me unhook her bra. She had beautiful breasts, 32C maybe. As I began sucking her nipples, she began to moan. I was worried that her moans would attract company, so I decided to go for the kill. I unzipped myself and introduced her to the little General. She unpeeled him and sucked him. I removed her panty and impaled her. It was an awkward position but the best under the circumstances. I had been aroused for a long time and despite the awkward position, was ready to come. I was holding her butt cheeks and sliding her up and down. She tried to kiss me, but I was holding her panty between my teeth, to make sure it didn't fly away. Finally, I came with great force. It suddenly struck me that she might get pregnant. We had not planned this, so I had not been carrying a condom. I took out my handkerchief and wiped her dry. Then a stone rattled. Someone was coming. We hurriedly rearranged our clothes and started the walk

back. Fortunately, the walk back was uneventful. I quickly went back to my room and had a hot shower. Life was wonderful. There was a God.

We did not sit together for breakfast or lunch or even in class. She was a lady and her reputation had to be protected at all costs. After class, she suggested that we should go out for a drive. Apparently, her uncle had been the Governor of the Reserve Bank of India and currently was Chairman of a company called SAIL. Their Hyderabad office had been kind enough to place a car and driver at her disposal. We drove around for a while till we came to a small market. I bought a travel bag, one bottle of Chandrima's favourite shampoo, two bars of Chandrima's favourite soap, one kilo rice, a box of condoms and a tiny vial of *sindoor*. Chandrima was intrigued but said nothing. We drove around some more. Finally, I found what I was looking for. I told her to put sindoor in her *maang*. She dutifully complied. She caught on fast. There was a big sign which said Kanaka Palace. It didn't look like a Palace, but then, we were not looking for the Waldorf Astoria. We would be happy with clean sheets, clean towels and a clean bathroom. I told Chandrima to cover her head showing just a little sindoor. Fortunately, she was wearing a saree . She carried the travel bag. She did not stand next to me at the reception but demurely sat down in the lobby. It worked. We checked in and were escorted to our room. It ticked all three boxes. Clean sheets, clean towels and a clean bathroom.

As soon as we were alone, I kissed her. She kissed me right back.

I asked her, ‘How about a bath first?’

‘Race you to the bathroom,’ she said.

When she saw the little General, she freaked out. Apparently, the little General was not little anymore.

‘My God, that is so big! I can't take it in. It will hurt.’

I calmed her down.

‘You take it in your hand and show me how much you can take.’ She encircled me with her thumb and fore finger around the half way mark.

‘Okay, relax,’ I said.

The water was hot. Her skin was soft. As I rubbed the soap over her breasts, she closed her eyes. Was Sean Connery making a

comeback? She had a small, almost boyish ass, and rather full breasts. When she covered herself in five yards of silk, her assets were well hidden from the masses.

We lay down on the bed and I asked her if she wanted me to wear a condom? She told me that she was on the pill. That was great. I hated condoms. We started kissing again. I spun her around till her pussy was resting on my lips. Then I started licking her. After a few minutes, I took her clitoris in my mouth and started sucking on it. Suddenly she started moaning and then screaming. Today no one would come to disturb us. I asked her if she would like to take me into her mouth. She said that she tended to bite when excited, so better to avoid. I needed no further convincing.

She dug her nails into my legs. Finally, she asked me, if I was trying to kill her? I rolled her off and mounted her. The 50 percent promise was long forgotten. Her face was flushed. Her eyes were shining. I asked her if she had come.

'A thousand times,' she said.

The Brar Model had worked. I finished and rolled off her. We cuddled for a while. Time passed very quickly and soon it was time to return to Staff College. She asked me how much I had paid for the room and when I told her three hundred, she handed over one hundred and fifty to me.

As I pocketed the money I could not resist asking, 'Madam, like?'

She giggled and punched me playfully on the arm.

'Everything will be fifty-fifty,' she said. My kind of girl.

She would wrap a saree around her and look down demurely. Once she got to know you, she would tell you explicitly what to put, where and how. She was very orgasmic. It would take her only fifteen minutes to have her first orgasm and then she would have one every five minutes. Alas, in every love story there is a villain. In our case it was Father Time. The course came to an end. The intercourse also came to an end. She went back to Bombay. I went off to Dehra Dun for further training.

I went for a trek, with some friends from State Bank, to the hills around Manali. We were trekking the Chanderkhani Pass. It was our first trek, so we were carrying bottles of beer in our rucksacks. From time to time, we would stop and have a beer. As we went up, our load got lighter. On our way up, we spotted two trekkers

coming down the mountain towards us. The tall wiry sardar was called Bajwa and the shorter guy was called Pradeep Chandra. They were both from IIM A, batch of ‘82. They were the first alumni of the Institute whom I met, after Chandrima.

Preparing for Godot

What Chandrima did not tell me was, that more than one lakh students sat for the Common Admission Test or CAT every year, for admission to IIM Ahmedabad, but only three hundred managed to get through. Further, out of this, only three or four were picked up by Citi.

The way I looked at it, there was no downside for me. I would sit for CAT. If I got selected, I would take leave from State Bank of India and join IIM Ahmedabad. If I did not like it there, I would come back and rejoin State Bank of India. I was at ADB Paonta Sahib. ADB meant Agricultural Development Branch. Initially I was supposed to go to Kashmir, but I was afraid that I may not be able to travel to Chandigarh for CAT if the weather was bad. So, I managed to get my posting changed to Paonta Sahib, courtesy my godfather, Diwan Brij Mohan Singh. Diwan Sahib had been the Prime Minister of the princely state of Kathiawar and was a great friend of our Chief General Manager. Chandigarh was a two-hour drive from Paonta and both stations were below the snow belt. So, travelling to Chandigarh from Paonta Sahib would not be a problem, even in bad weather.

Paonta was a small village famous for its ancient Gurdwara on the banks of the river Yamuna. I thought of joining a coaching centre, but I was told to use the IIT method. Apparently, the boys from the IITs had worked out a foolproof method of clearing CAT. They would appear for the exam in batches of four students each. The first student would attempt question number one, the second would attempt question number two, and so on. Every fifteen minutes they would share their answers with the other members of the team. Only two thousand students would be shortlisted. The IIT method gave a huge competitive advantage to an already brilliant student. Idiot Teji was at work!

Now the question was how to use the IIT method? I did not know anybody at any of the IITs. I could not just walk in and ask for help. I would be laughed at. Then I had a brainwave. Why not

settle for second best? I may not know anyone in IIT, but I had friends in Punjab Engineering College or PEC. Why not give it a shot? I recruited two engineers who were good at maths. I was pretty sure I would not need help with the language section.

I could not find a third engineer, so decided to manage with two. Alas, on the appointed day, one of them didn't turn up at all, so now I was down to only one. Undeterred, we threw ourselves into the test. Unfortunately, we got spotted in the first five minutes. An invigilator with silver hair separated us. Later, I would learn that his name was Mirza Saiyadin and, he was a professor at IIM Ahmedabad. We would learn to call him Sidey. He was a very nice guy, for a professor, but right now, he was villain number one! Nothing could be done about it. It was a time bound test. Protesting would be futile. The IIT model had failed.

Then it dawned on me. Maybe the IIT model was a cock and bull story. Students from IITs maybe getting in on merit, and not by cheating! It was time to bury the IIT model and move on. Genius Teji was at work. We solved our individual question papers and submitted them. We were sure neither of us was going to get shortlisted. We went to a bar and got smashed. End of my Citi Bank dream, or so I thought.

When I got the letter asking me to come for a group discussion and interview, I could not believe my eyes. I was very confident about my group discussion and interview skills. Then I learnt about the St. Stephen's method of maxing group discussions. Every aspirant would induce two or three friends of his to sit for CAT. These people were not interested in going to IIM Ahmedabad but they would act as spoilers in the group discussion, making their friend look good. Fortunately, in our group there was only one boy from St. Stephen's, and he was such a nice guy, that we became lifelong friends. His name was Vivek Bali. He was the “Eco” type. Then there were the Varma brothers from Ajmer, Baldev and Sooraj Dev. Baldev wanted to know why I was applying for admission, when I already had a good job. I didn't know what to say, so I said that I apply every year, just for fun. That freaked out the Varma brothers. Idiot Teji was at work. Surprisingly, all four of us got selected for IIM Ahmedabad.

My interview was conducted by Sidey and a Professor, whose name, I would learn later was Samir Barua. He went on to head IIM

Ahmedabad later. At that time, he was a very junior professor and had only theoretical knowledge of finance. I had to manage the interpersonal dynamics between the two interviewers. Between the two, Sidey was the older and probably the more senior. The decision to select me would be his. Fortunately, Samir decided to quiz me on capital markets. I had been investing in the capital markets for the last few years and had some practical experience. He asked me how I chose stocks to buy. I said I had a *Guru.* He was on the Board of Life Insurance Corporation of India. He gave me tips. Orders were executed through his broker. So far, all his tips had paid off. My little corpus was growing by leaps and bounds. We operated mostly in the forward market, so we could leverage our money. Samir asked if this was not insider trading? I told him about the investment in New Bank of India shares. The government had paid shareholders of other banks book value of shares as compensation. Dewan Sahib thought that the same formula would be applied to New Bank of India also. New Bank of India was quoting at eighteen rupees and book value was twenty-four rupees. Both of us bought the shares and within three months, the government bought us out at twenty-four rupees. Life Insurance Corporation did not have a stake in New Bank of India.

I also told Samir that I didn't know if it was insider trading but anyway, insider trading was not illegal in India at that time.

He asked me about Reliance Industries Limited, which was an up and coming company in the eighties. I had been a shareholder, but had sold my shares. Samir wanted to know why I had sold my shares. I told him that I had doubled my money, so I had sold them. The company visited the capital market frequently and issued shares at a discount to market price. In the next issue, I would reinvest. Moreover, I told him, that I believed it was never too early to book profit. I said I had no say in the management of the company, so I didn't want to continue taking a risk. He countered that I could attend the Annual General Meeting and influence the management by casting my vote. I burst out laughing. I said I had only two hundred shares, so my vote would be insignificant. Plus, my travelling expenses would be more than my investments.

The interview became a contest between Samir and me, with Sidey as an onlooker. Samir kept throwing theoretical googlies at me and I kept answering his questions,

‘You are right, but sometimes in reality XYZ also happens.’

I was careful to mention real life examples with names of large business houses like Tatas and Birlas, names that Sidey would be familiar with, thrown in. The advantage of coming from Paonta was that I had had all the time in the world to read the Economic Times and books on Indian Business Houses. I was careful to explain things in layman's terms so that Sidey could be a part of the conversation.

My experience trumped Samir's knowledge and Sidey was quite impressed with me. Fortunately, he did not recognize me, as one of the students he had to separate on the day of the exam. From his body language it was quite clear that I was going to be selected.

There was a theory that Samir had selected me just to have the pleasure of kicking me out later. His motive did not matter to me. The fact that he had selected me was what mattered.

Sometimes, a woman will sleep with you just to spite her father. Who cares? The motive doesn't matter. Only success matters.

Then there were interviews for the IIMs at Calcutta and Bangalore. All that the Cal guys cared to know was which one would I choose between Ahmedabad and Calcutta. When I said Ahmedabad, they were disappointed. Poor guys! They were like Bank of America. Always second best to Citi.

I got selected for all three IIMs. I chose IIM Ahmedabad.

To celebrate my selection to IIM Ahmedabad, I went on a trek to the Macha Puchare or Fish Tail Mountain Base Camp in Nepal. I had flown from Delhi to Kathmandu. I met a non-resident Indian boy from the US on the flight. He was quite the bon vivant. He made friends with a Gurkha cabaret dancer during the flight. I took a picture of him with his arm around her.

From Kathmandu, I took a bus to Pokhra. There was a gorgeous sixteen-year-old Swiss girl sitting next to me. We had a friendly chat. I was hoping for more, but alas, when we reached Pokhra, she dumped me.

I had no idea about the equipment required for the trek. I was wearing canvas shoes called Hunters. I was told that I would get frost bite if I wore them to the base camp. Apparently, the base camp was covered in snow. I had no money to buy new shoes or even rent them. I decided to go ahead nonetheless. I met a Dutch

man, Aart Van Gogh and an Australian, Doug Walters, and we decided to form a group for the trek. They were also travelling alone. The three musketeers then set off on their quest with a song on their lips. In Nepal, trekking is very organized. Gurkhas from the Royal British Army have set up little camps on the trekking routes. You get a bed, you get all meals, you even get hot water to brush your teeth! We walked all day and reached one of these camps.

Next morning, I had a brilliant idea. Idiot Teji had woken up. Why go on the beaten path? Why not blaze a new trail? The idea appealed to my fellow travellers. Maybe they were also bipolar!

The question was, how would we chart a new path? Now I came up with my second, loony idea. I said, 'There is a river coming down from the base camp. Why don't we just walk along the river and reach the base camp?'

This sounded logical and adventurous. So, we set off. We did not think it through. It was a seven-day trek. Where would we spend the night? We were not carrying a tent. What about the Himalayan Wild Bear? What if it snowed at night? The weather could change quickly in the mountains. After two hours of walking along the river, we came to a canyon. The river was passing through two mountains. There was no space to walk along the river then. At that point, we should have returned to base. I came up with another loony idea. Why couldn't we enter the river and walk along the river bank till the mountain ended? My friends should have hit me on the head for this one. They didn't. They agreed to follow me. There was no upside. The downside was that we could all lose our lives. The water was only waist deep. We were carrying heavy rucksacks. If anyone slipped, he was sure to get swept away by the dangerously fast moving current, never to be heard of again. We, however, were thinking only positive thoughts. After about one kilometre of wading through the water, we gave up and returned to the base. After coming out of the water, we should have dried our feet and put on fresh socks. We did not. Next morning, Aart had big blisters on his feet. His trek was over. He offered to lend me his boots. Aart's misfortune became a boon for me. I had originally thought of going as far as I could in my canvas shoes and then turning back without reaching the base camp. Aart's shoes would make it possible for me to reach the base camp.

Sometimes something seems impossible, but you push as hard as

you can, and suddenly the impossible becomes possible.

Doug and I reached the last camp before base camp, and then it started snowing. At that height it is dangerous to walk in the falling snow. God had saved us from the river, it was better not to trouble him too many times. We waited. Next morning, it was a clear sky. When the sun came out, it was like a fairy tale. There was snow all around. Fresh, virgin snow. Doug had a good camera. He took many photos and sent me copies later. The view of the mountain was awesome. We spent an hour at the base camp clicking photos and chatting with fellow travellers.

Then dark clouds gathered again. Rain, snow or a blizzard could be in the offing. We did not wait to find out. We quickly returned to our camp. As we sipped hot chocolate, it started snowing again. Next day, we returned to Aart. We told him all about the base camp. I returned his boots and thanked him. He wanted to wait till his blisters healed.

I was on a tight schedule, so I took their leave and returned to India.

My branch manager was a nice guy. He took my leave application and relieved me. My Regional Manager was very proud of me. He congratulated me on my success. I took leave travel assistance and joined at Ahmedabad.

****

The Eagle Has Landed

This time the journey was far more enjoyable. In 1975, we had to travel by third class. Plus, our moron of a manager had not known that you needed reservations to travel from New Delhi to Ahmedabad by train. Aptly, he was a Professor of Mathematics. So, we travelled standing in the unreserved compartment of a Delhi-Ahmedabad train which stopped at every station on the way.

Now that State Bank was paying, I was travelling in air conditioned splendour. By some miracle, the toilets were clean. I had time to plan my strategy as to how I would handle ragging. This was very important. I had once turned down a scholarship to Punjab Agricultural University, Ludhiana because of ragging concerns.

This was the first time I was going to study in an institute with such a big campus. It was impressive. Some chap called Louis Kahn had designed it and had done a very good job. You entered through the Harvard steps or the “Teji Brar ramp". If you climbed up the Harvard steps, you would come to the Admin Block on your right. The Director, all the professors, the research associates or RAs could be found here. Then came the Library, a boring sort of place. No Sports Illustrated. And next, to your right came the torture chambers, also known as class rooms. Between the torture chambers and the Admin Block there was a lawn called Louis Kahn Plaza. There was also a small temple on the campus, where you could worship goddesses. You had to compete for their favours and competition was fierce. The hostels were called dormitories or dorms for short. There were sixteen dorms for boys with ten boys on each floor. Five seniors and five juniors. Girls were allowed to visit the dormitories of the boys and vice versa. There were no time restrictions. You could even stay overnight with mutual consent. This was a new concept for me. At the back there was a staff colony where the professors lived. Then there was a Management Development Centre where Corporate Training was imparted. The food was better there, but you had to wear a jacket.

The Institute was set up by *Chacha* Nehru and John F. Kennedy, President of the United States of America or POTUS. President Kennedy's role was restricted to getting the Harvard Business School on board. Harvard gave us the case study method.

The case study method relies on teaching via case studies rather than just class room lectures. The student is encouraged to think for himself and not just memorize the lecture given by the teacher. A typical case study starts with an introduction to the company and its current situation. Then there are some problems that the company may be facing. The student has to identify the problems. Then he has to generate different alternative solutions to them. He has to define the criteria based on which he will choose the appropriate alternative. Lot of data is given in the case study. The student has to choose which data to use. Some of the data maybe irrelevant. The student has to separate the wheat from the chaff.

Harvard Business School had sent a faculty to teach at the fledgling Institute. Professor S K Bhattacharya and others had come from Harvard Business School to teach us. Professor Bhattacharya was an expert in Accounting. Harvard Business School trained our teachers at their school. Unfortunately, some of the teachers they trained reneged on their bond and did not come back, but that is another story.

Initially, IIM was supposed to come up in Bombay, but Nehru's friend, Dr Vikram Sarabhai, convinced him to move it to Ahmedabad.

Despite being a government body under the Ministry of Human Resource Development the institute has developed an ethos of quality. Students are admitted on the basis of merit. No minister has ever been able to get his nephew admitted out of turn.

SBI had a branch on campus but they were not giving educational loans any more. Apparently, our predecessors had educated them about the risks associated with educational loans. Many of them had taken loans and had not bothered to repay them.

I was allocated a room in dormitory #7. I was lucky to be next to Gaurang Desai, an unassuming engineer from Baroda. He was tall and well built. Keeping in mind the impending ragging, I quickly made friends with him. The night passed peacefully even though there were five seniors on our floor. I showered quickly and got

ready before my seniors woke up. I hurried to the mess and quickly gulped down my breakfast. The food was so bad that I considered taking a transfer to Tihar.

One of the advantages of living in a small village in the hills is that you can build up a unique wardrobe. I had khadi kurtas from Paonta Sahib in unique colours. I had grass slippers from Malana, without heels. One of the professors, Murthy by name, thought I was a follower of Osho aka Bhagwan Rajneesh! I gave a zero to him for that wild guess.

While I was settling down in #D7, a funny scene was unfolding in the suburbs. #D13 to #D18 were known as suburban dorms. We had a classmate from Madras who was 6 feet 2 inches tall and weighed 120 kg. His father had come to drop him. Once the boy had settled down, it was time for the father to leave. Unfortunately, he couldn't bear to tear himself away. He spotted another student, Yusuf, on the same floor. Yusuf was barely 5 feet tall and weighed all of 50 pounds. The father requested him to look after his son!

Yusuf's father had been killed by terrorists. His mother was very beautiful. Her beauty had proved to be a curse for her. Some terrorists had heard of her, and had come to their house to see for themselves if all the claims about her beauty were true. When his father tried to intervene, he was shot dead. One of the terrorists then asked her to accompany him. When she refused, he pointed the gun at Yusuf. She caved. She returned after a week. This became a pattern. Every now and then, someone would come with a message and she would go to meet her rapist. She had only one desire, that somehow, Yusuf should escape from her living hell. The day Yusuf got a job outside the Valley, she would kill herself. If she tried to flee, she knew the devil would pursue her. She did not want to endanger Yusuf's life again.

We had just joined the Post Graduate Programme and would now be known as “PGP Is". Our seniors were “PGP IIs". There were some students in the Fellow Programme too, but their number was very small. The PGPs ruled the roost. For some, the Fellow Programme in Management (FPM) was like a poor man's Post Graduate Programme (PGP). If you wanted the IIM Ahmedabad stamp, but were not sure of getting a good enough rank in CAT, you could opt for the Fellow Program. It was easier to get into the FPM than it was to get into the PGP, but the FPM took four years. The

PGP took only two.

In the first year, we had fixed seats in alphabetical order. My B landed me in the first row. I had never sat in the front row before this. I felt naked. The teacher could see me. I had Nageshwar Rao on one side and a Naga lady on the other. Prem Chopra ,the math's professor, walked in and took our first maths class. Apparently, we were supposed to prepare for these classes. This was new for me. I had gone to a college where you never had to prepare for a class. The teacher would come in and give a lecture. If you were in a good mood, you would take notes. Otherwise you would play noughts and crosses with your neighbour. So, when Prem asked me a question, I said I had no clue. He then asked me if I had prepared for the class. I said I did not know that I was supposed to!

At this, the entire class burst out laughing. Apparently, they were all from colleges where you prepared for class, while I came from a college where you not only did not prepare for class, you practically did not even go to class.Theoretically, in our college, we were supposed to attend at least 75 percent of the lectures to be eligible to sit for the exams. In practice, proxies were rampant. No professor had the courage to mark us absent. We ruled the roost except for a brief period during the emergency. My immediate neighbour, the Naga lady, sat stunned. She could not make head or tail of what was being taught. She was afraid that he would ask her a question and she would not be able to answer. She had been a topper in her college.

The class ended. My Naga neighbour was crying silently. I offered her my handkerchief. She took it and went to the girls dorm, quietly packed her bags and went back home.

She belonged to a Scheduled Tribe and had got admission through a government reservation. She was Prem's first victim. There would be many more.

Technically, we had mentors, but we were machine gunned upon landing. We were not Gurkhas landing on the beaches of Normandy. Nor were we innocent Punjabis defying prohibitory orders in Jallianwala Bagh. We were the *creme de la creme* of India's youth. There was no time to go to the mentor. The Naga lady simply ran away without talking to anyone. It takes time to build a relationship. The Institute never tried to build a relationship with her or maybe the other way round.

It was not a level playing field actually. It was like you were asking a kho-kho player to bowl to Sunil Gavaskar. If Sunil Gavaskar managed to score a run, then the kho-kho player would be declared the loser and he would be out of the game.

These students were the creme de la creme of the reserved class. All public sector enterprises had jobs reserved for them. Even the Indian Administrative Service or IAS had a reserved quota for them. They would easily get jobs.

This was a cruel system. The Institute was built with government funds. Government reserves a certain number of seats for some marginalized communities and students specializing in Agricultural Business. These students aren't at par with the other students. Grading was relative. The “reserved quota” guys were champions in their own field, but were unable to compete with the general stream. Grading was as follows-

A was Ace

B was King

C was Queen

D was Jack

F was Joker

Every student was allowed three Jacks or one Joker. Four Jacks or two Jokers would lead to expulsion.

I did not know a soul on campus. I had to make friends quickly and, the right ones. My class mates were as clueless as me or had second hand information gathered from seniors. So, it made sense to go directly to the seniors. The first guy I tapped was Ashish Nanda. He was the topper of his batch. He was a gold medallist from IIT Delhi and had topped in the first year at IIM. He went on to win the Gold Medal at IIM A. He was extremely humble and down to earth. He allayed my fears about ragging. According to him, ragging and IIM A didn't co-exist He also told me to forget about how I had behaved in college. IIM A was a whole new ball game. A quiz could be held anytime. Exams were held every forty-five days. I had to prepare for class. I had to attend class. I had to do my homework. The purpose of the course was to help me learn how to think clearly.

My next catch was Anil Chandra Mani, a Bihari boy from IIT

Kanpur. He was in the top fifteen academically and number one with the ladies. I was fortunate enough to meet him in the first week of landing up at IIM Ahmedabad. He taught me how to game the system. He advised me to get into a good group which had at least two IIT alumni. They were there because they had gamed the system at IIT. Basically, the workload in the first year was overwhelming. Only two or three people like Chitrabhanu Bhattacharya, gold medallist, Delhi University or Tiger Gulati, gold medallist, IIT Delhi or Pappu Rao, gold medallist, IIT Madras, could handle it. Mortals like us had to figure out how to game the system.

To encourage class participation, or CP, the Institute gave some grade points for the same. This led to a huge amount of class participation in the first term, some of it ridiculous! Akshay Kumar, from IIT Kharagpur was crowned the CP King.

One day, as I was prowling around, looking for seniors, I spied someone sitting outside #D2. It was only four o' clock in the afternoon, so he couldn't be from my batch. My batchmates were all busy doing their homework. He was a short, dark fellow, wearing purple shorts and a bored expression. I sauntered up to him and introduced myself. Apparently, he was Sanjeev Das from Sydenham College, Bombay. Sydenham's was to commerce what IIT was to engineering. Every year four or five students from Sydenham's got selected to IIM A. We chatted for some time. Then it was time for our evening tea. We toodled off to the mess. Soon, we were joined by a tall, skinny guy called Raghu.

Sanjeev and Raghu started discussing the maths homework. That's when I realized that both of them were from my batch. Sanjeev used to finish his homework and preparation for the next day's class in two hours. Six hours was par for the course. Butterfly used to take twelve hours. I started preparing only in the third term, when my survival was at stake. Sanjeev and I became friends because of these afternoon chat sessions. Academically we were poles apart but our philosophy of life was similar. Have fun was our common motto. We never discussed academics. Sanjoo was very intelligent but very innocent in worldly matters. People took advantage of him. Raghu was an "Eco type" from Madras. Not as gifted as Sanjeev, but a very nice guy.

Sanjoo was also the Chess Champion of Bombay University and the wicket keeper of the Bombay University Cricket team.

I was a second class graduate from a third-class university. Why would someone from an IIT take me in his group? Maybe if I impressed them in class? I had to impress people quickly if I was to get into a good group. There were two kinds of groups. One was the group formed by the students themselves. Such groups were very important because a lot of assignments were given to them. The grades given for the assignments were added to your Grade Point Average. Thus, if you were in a good group, you would get a lot of As and that would boost your grades. The other kind of groups were those set up by the Institute without your consent. There was nothing you could do about these groups, so there was no point worrying about it. The idea was to teach people how to work in teams.

Each group had five members and each term had five subjects. Each member could choose one subject in which he was strong. For example, an engineer could choose maths. A commerce graduate could choose accounting and so on. The specialist would do the reading and the homework for his subject and then brief the other members. This reduced the work load by at least 50 percent.

I got lucky in the first accounts class. The Professor made a mistake. I raised my hand. I said the answer seemed to be wrong. There was pin-drop silence. Apparently, you were not supposed to say that to professors at IIM Ahmedabad. They were demi gods. Amal Dhru, the Professor, peeped into his book and said that the answer was correct. He said it with finality hoping to shut me up. I was made of sterner stuff. I said if the answer was right then the working was wrong. By now the chartered accountants and commerce graduates had probably seen the mistake, but no one spoke.

Out of the 240 students in our batch, 239 were gold medallists from their respective colleges or universities. Each one of them wanted to top at IIM Ahmedabad.

Professors at IIM A not only take classes, but also set question papers for exams and grade answer sheets. This way they have absolute power over the students. So, nobody messes with them.

I needed a *bakra* to showcase my non-existent academic capabilities. Dhru happened to be handy. Bad Karma for him. Lucky day for me. Poor fellow could not find the mistake, so I finally pointed it out to him. He was relieved. Like a mother who has

found her lost son at the Kumbh Mela.

After class we used to go to Teji Brar Plaza, the veranda of dormitory #2, ostensibly to have a smoke, but actually to lech at the senior girls because next door to it was dormitory #1, the girls' dorm. There was Phoolan Devi, the *goree madraasan,* who never went anywhere without her gang of ten dacoits accompanying her. Phoolan Devi was childlike in her innocence. Later we would come to know that one of the dacoits was her fiancé. They got married eventually.

Then there was Maneeta Khullar, the Punjabi tigress. She was also known as *Khullee,* but not to her face. Khullee was like Raquel Welch with smouldering eyes and sex oozing out of every, single pore. She was to remain untamed throughout the year.

There were many others. Mala, Anita, Vidya, Hema, Aashima, etc.All the senior girls were not beautiful, but those who were not beautiful, were well endowed. So, an attractive package overall.

As I reached the veranda, someone came up to me and introduced himself. Apparently, he was Manoj Kumar from IIT Delhi. He actually had the face of Manoj Kumar and a body like Dev Anand. He invited me to join his group. Out of curiosity I asked him who else was there in his group. His reply was that so far, he was the only one but if I wanted, he could bring in more people. As he said this, he suddenly yelled "Oye Killer" and called out to somebody standing a few yards away.

To my surprise, this handsome, square jawed guy, came over immediately. Manoj introduced us. He said that "Killer" whose real name was Rakesh Gulati, was a gold medallist from IIT Delhi. I thought he was fibbing but I didn't want to be rude so, I played along. Manoj told Killer that the two of us had formed a group and we were looking for more members. Killer immediately volunteered. Actually, Killer had been Manoj's junior at IIT Delhi. Manoj had worked for Unilever for two years to earn money to marry off his sister. Killer had worked for Eicher Tractors for one year. That is how they landed up in the same class. I had worked in the banking sector for four years, so the three of us had something in common.

When I returned to class Butt asked me what I was doing with those guys. After the Naga lady had left, I had moved in to her

place and Nageshwar Rao had moved in to mine. Now I had a new neighbour, Butt, who had a great antenna. He knew exactly what was going on around him and what he did not know, he was not afraid to ask. I told him that we had formed a group and we were looking for two more members. Butt almost jumped with joy. He already knew that Killer and Manoj were both gold medallists from IIT Delhi. He immediately volunteered to join us. In the meantime,Nageshwar Rao woke up. He was from Loyola, Madras, but a pariah among his peers. He jumped onto our bandwagon before we could do a due diligence on him.

Now we had a full house. Two engineers, two accountants and one economist. Unknown to us, Killer had agreed to include Deepak Garg, an engineer from IIT Kanpur. Deepak Garg had a Gallic nose and hence was dubbed De Gaulle. So, we ended up with three engineers. It was a well-balanced group. My gamble with Dhru had paid off!

The last class was OSD or Organization Structure and Dynamics or Office Politics. Professor Indira Parikh, was young and attractive. She made a difficult subject easy. She was the only professor to invite students to her place for dinner. Considering the crap we were getting in the mess, it was a very welcome invitation.

In the evening, when Gaurang Desai and I were playing carrom board in the veranda, we had a surprise visitor. It was summer and we were both shirtless. Suddenly Gaurang's expression changed. He spoke to someone right behind me who happened to ask him, “Which is Teji Brar's room?"

Now it was my turn to change expression. It was Virgin Mary. She was a tall, slim, beautiful girl, but for some reason her Stephanian batchmates had given her the nick name of Virgin Mary. When she moved to IIM Ahmedabad, like the Pug in the Hutch ad, the nick name had followed her.

I hurriedly put on a kurta and ushered her into my room. She was virtually in tears. She said she was not able to do the accounts homework. She could not make head or tail out of it. To put her at ease, I asked her what she had graduated in. Her reply was chemistry. I asked her if she was comfortable with equations. Her face lit up. She looked nice when she smiled. I gave her three accounting equations. Then I asked her to solve the first problem using the three equations. In five minutes, she had solved the

problem. She was elated. She did the second one also.

‘This is so easy!’ she said.

When she went back to her dorm, *Mirchee* was holding an accounting class for engineers, mathematicians and economists. Mirchee was the only girl with a bachelor's degree in commerce and she had been taking a class in accounting for the other girls. Mirchee started scolding Virgin.

‘Where have you been?’ she thundered. ‘We have almost finished with the concepts here. We are going to start with the problems now.’

Virgin smiled. ‘Shall I solve the first problem,’ she asked. This was the last straw for Mirchee.

She said, ‘Please,’ and sat down in a huff waiting for Virgin Mary to make a fool of herself. However, Virgin was in full form. She erased whatever Mirchee had written on the board and then wrote down the solution to the first problem without referring to the book or her notes. There was a collective gasp.

‘How did you crack it?’ was the collective question.

Virgin wrote the three equations on the board and explained what the letters stood for. The next question that came her way was that where did she get the equations from?

When she told everyone that she had been to Teji Brar, once again they all asked her together, ‘You went to Teji Brar's room?’

As if going to Teji Brar's room was a crime. ‘Did he make a pass at you?’ was the next question. Virgin defended me vociferously. I was not the big, bad wolf I was made out to be. Hell, I weighed only 50 pounds!

I had come from a village so, I used to get up very early. My dorm mates would get up much later. As I didn't want to spoil the mood by studying, I used to go for morning walks, sometimes within the institute and sometimes outside. On one of these walks, I saw a couple coming out of a suburban dorm. The boy looked like a Madrasee, but the girl was a *goree, chittee* Punjaban. She was hot. I thought, ‘Man, this Madrasee has already expanded the market.’

As they came closer, the boy said, ‘Hi!Teji’..

I had no clue who he was, but the girl was hot, so I gave him a big smile and shook hands with him. Beautiful girls sometimes have

beautiful sisters or beautiful friends. He introduced me to the girl. Her name was Pammi and she was studying at the Institute of Rural Management at Anand. My respect for the Madrasee went up by another notch. We were having difficulty finding girls in Ahmedabad, and our man had nailed one from Anand. Genius man, sheer genius.

Jojo was a Madrasee who liked wearing a *lungee*. For some reason, he took a liking to Butt. Wherever he saw Butt, he would go up to him and try to engage with him. Jojo had a habit of spitting at you and scratching his balls, while talking to you. It drove Butt nuts.

The Institute had a mountaineering club led by a PGP II, called Raghav Rao or Rags. He was a nice fellow and quite fit. I had done some trekking in Manali and Nepal and was keen to develop my skills further. We started off by rappelling down the dormitories, which was rather dicey, but everyone was doing it, so I did it too. Bala, an engineer from a Regional Engineering College, and Randy or Ajit Ranade from IIT Bombay joined us. Randy was like a mountain goat. Very nimble.

Kuppuswamy, in the meantime, was heading for trouble. He was a stud from IIT Madras and fancied himself as God's gift to womankind. He had a motor bike and every Sunday he would polish it in front of his dorm, #D2. All the girls coming out of their dorm would pass by him. He was hoping someone would stop and ask him for a ride. Alka saw him and decided to teach him a lesson. Kuppu asked her out for coffee and she readily agreed. She used to wear really short skirts and Kuppu took it as an invitation. Sometimes, it is. In this case, it was a bait. She sat straddle on the bike and hugged him tightly from behind, her breasts grinding into his shoulders. She was not wearing a bra. She opened a button on his shirt and slipped her hand in. Kuppu got so excited he almost banged into the car ahead of him. The coffee shop was a haze for Kuppu.

He was so aroused that he was afraid people would notice. Alka started to play with his hands on the pretext of reading his palm, while they were waiting for their coffee. Somehow, he brought her back to the campus. Smoothly he followed her into her room. She waited for him to enter the room and then bolted the door. He sat in the chair and she sat on the bed. She leaned back. He could see

her red panty now. He stood up. She asked if he was already planning to leave and stood up to see him off. She was disappointed that her plan had failed. He tried to kiss her. She coyly turned her face away. He ended up kissing her cheek. He asked for a good night kiss. She shoved him towards the door. He wasn't expecting that. He lost his balance and fell down. Something snapped inside him. He got up, picked her up and threw her on the bed. Before she could react, he jumped on her. She tried to scream, but no sound came out of her throat. He caught both her wrists and kissed her brutally. She threatened to scream. He put one muscular forearm on her throat cutting off her breath. She passed out. He started humping her while fully clothed. He was so aroused that he came within minutes. He quickly left the room.

When she came to her senses, it was dark. He seemed to have left. A wave of relief swept over her.

She did not know what to do, so she showered, changed her clothes and went to see Maneeta. She shared the story with her, leaving out the teasing she had done. She was like Sita and he was like Ravan. She wanted to lodge a police complaint. A meeting of the girls was called in #D1. Alka reiterated her desire to lodge a police complaint. The senior girls tried to dissuade her. Since inception boys had been coming to #D1. This was the first case of molestation. The senior girls were not born yesterday. They had seen Alka in her short skirts flirting with all and sundry. If a police complaint was lodged, security would be beefed up. Many boys were spending their nights in #D1. That may stop. The junior girls did not have boyfriends yet, but they were hopeful of having them in the near future. So, they threw their weight behind the senior girls. Alka was persuaded to give up the idea of a police complaint.

Question remained, how to punish Kuppu? If he was not punished, he might molest another defenseless girl. It was decided unanimously that Kuppu would be made a pariah. No girl would talk to him. He would not be allowed into #D1. If he came of his own accord, he would be questioned by the first girl to see him. Other girls would then pile on as and when they saw him.

****

Expanding the Market

Some of us were athletic. There was a gym and a running route which led you into the Ahmedabad Textile Industry Research Association or ATIRA. This was a very popular route with our athletes. Milkha Singh was the most prolific runner amongst us. He was an SPA and a gold medallist from his college. He used to curse the IIT guys for not letting him stand first at IIM.

Chandra Mani turned out to be a gold mine. He was in the top fifteen academically, and was also street smart. When I complained about the food, he introduced me to Collegian Dhaba. The food was awesome and very reasonably priced. And it was just fifteen minutes away. He told me about Silver Leaf and Vishaala. Silver Leaf was the coffee shop in the Cama Hotel. Good for a first date! Vishaalaa was a very romantic restaurant on the highway. There were no bulbs or tubelights there. It was lit by earthen lamps and lanterns. Service was excellent. Food was as good as vegetarian food can get. When you took a lady to Vishaalaa, you were virtually guaranteed a roll in the hay afterwards.

Mani became my jungle guide, my mentor. I also had a professor as a mentor, but I have no recollection of meeting him during my student days. I met him for the first time during our Silver Jubilee Reunion, twenty-five years after I passed out!

Later on, K R Bharat or Brat got added to the team. Brat was a Madrasee brought up in Delhi. He had a very Punjabi life style. *Khao Peeyo Aish Karo!*

In the meantime, I got lucky. In Paonta, I had to go to Mussoorie to get laid. Mussoorie was an hour's drive away. Ahmedabad, on the other hand, was crawling with nubile young women. It was a very safe city. Girls could be seen at twelve o'clock in the night going around on scooters alone or in pairs. There was no eve teasing. *Gujjus* would throng Law Garden to have omelettes. Many of them did not cook non-vegetarian food at home, out of respect for their parents or parents-in-law. Law Garden became a place where you could eat your cake and have it too.

There was the National Institute of Design (NID) and the School of Architecture, both crawling with horny young women. I realized that looking for someone in our batch would be futile. There was only one girl worth dating and she was already married. All the hot, senior girls were already taken or had their eyes for someone in their own batch. I would have to expand the market.

I used to get bored in the evening. I suffered from Attention Deficit Disorder (ADD) and hence could not concentrate for more than five minutes on any one thing. Everyone else would be studying and I would be getting bored. To pass time I started attending events on the campus. Eminent people would come and give talks on current issues in management. After the talk, there would be a question and answer session. In one of these talks, I noticed a young lady when she asked a question. She was not beautiful, but was pretty attractive. She was fair with green eyes, long brown hair, which she left open and a sweet, girlish voice. Just to get registered on her radar, I asked a question too.

A few days later, when Manoj and I were going for lunch I saw her coming from the other side. She was walking very demurely with lowered eyes. When she came abreast, she looked up, gave a dazzling smile and said “Hi". Before I could react, she had already crossed us. Manoj was charged up with curiosity.

‘Who is she? Which section?’ his questions were never-ending.

I told him that she was his prospective sister-in-law. That is a standard answer when you don't want your friends to hit on a potential girlfriend. Like dogs who mark their territory.

Few days later I saw her sitting in the corridor, ostensibly studying. I sauntered up to her and introduced myself. Apparently, she was Reema Chawla and she was an RA and was attached with Professor Gupta. The research associates did all the dirty work for the professors. The attendance, the grading, the maintenance of records, research for the topics to be taught, etc.

I invited her for a cup of coffee. She readily agreed. I had an old Triumph two-seater. It was an old car, but gave no trouble.

We went to Silver Leaf, the coffee shop at the Cama Hotel. She was from the University of California at Berkeley. Her parents lived in Bombay. She liked the hills and was fond of trekking. I told her about my treks in Manali and Pokhra in Nepal. She wanted to see

photos of my treks. I agreed to show them to her at the earliest opportunity. On the way back, she asked if we could go on the highway. I took a rain check on that. I would need to check the car before taking it on the highway. When we reached the campus, I said bye to her outside her dorm. She was staying in #D1. Aren't you going to show me your photographs, she pouted? I had forgotten all about the photos. I showed her all my trekking photos and named all the peaks for her. A thoroughly enjoyable evening.

Two days later, she caught me in the corridor.

'When are we going for a drive on the highway?' she asked.

'Tomorrow,' I promised.

I checked the oil, the coolant, the brakes, the battery and found that everything was okay. When we reached the highway, I accelerated from 40 to 150 kilometers per hour. She had taken the precaution of tying a head scarf to protect her hair from the wind. We came to Vishaala, which was a very romantic restaurant. I pretended to be surprised. Vishaala was an open-air restaurant with excellent Gujarati food. There were lots of earthenware diyas to provide light. She took the initiative to feed me and I returned the compliment. After two hours, we were so stuffed, we could not even get up. She offered to split the bill, but I overruled her. She did not protest too hard. When I said goodnight to her, she took my hand and said, 'Come *na,* let's talk some more,' and she took me to her room.

She hurriedly picked up her lingerie from the floor and put it in the laundry basket. I took the chair and she sat on the bed. After a few minutes of chit chat, I got up and stretched myself. She got up immediately. 'Are you going already?'

I put my arms on her shoulders. 'Do you want me to go?' I asked her.

She didn't say anything just lowered her eyes. I kissed her on the forehead. She looked up and closed her eyes. I kissed her again and she farted. Both of us dissolved in laughter.

She had small breasts, but they were perky. She liked to make love face down which was fine with me. I liked that position too. One hand could caress her clit and the other one her breasts. Vishaala's magic had worked.

I shifted to #D5. Manoj had identified two adjacent rooms in

#D5 that were available. He was in #D2 and wanted to be close to me. There were no spare rooms in #D7 or #D2, so we both moved to #D5. Manoj's favourite phrase was “Fuck it". And although #D5 wasn't the best dorm around, he resigned himself to it by using his favourite phrase, not so sparingly.

After the inaugural screw, I moved the action to #D5. I hated #D1. I like to pee after making love. You couldn't pee in #D1. In #D5, I would stand guard while she peed.

But soon enough, Reema's mother fell ill and she had to go to Bombay to look after her.

There were many people who smoked. When I joined, I smoked only cigarettes. Manoj initiated me into smoking more exciting stuff. I was one of the few guys on the campus who had transportation, so if someone needed stuff at one o’clock in the morning, they would come to me. I would drive them down to Ellis Bridge. When you arrived at the destination, you were supposed to switch off your engine and your headlights and wait. Soon a shadowy figure would emerge out of nowhere. He would hand over a small packet and you would hand over the money. No words were spoken. None were needed. You had to have the exact amount of money. No change was ever given. Before you could start your car, the pusher would be gone.

I made many friends through this route. There was Chiranjeet Bannerjee, or CB, an Eco type from St Stephen's. He was very good at sweet talking women. From eight to eighty , they were all his fans. CB was the reincarnation of Maharaja Bhupinder Singh of Patiala. Always surrounded by beautiful women, fawning over him.

Then there was M B Sarkar, another Eco type from CB's alma mater. He was also good with girls but somehow, his fellow Stephanians didn't like him very much. Then there was young Anil Bisht, my engineer buddy. We competed for the last spot academically. We were both devotees of Scitovsky. He was the economist who had said that man worked to maximize leisure. He was the only economist I liked.

One of the first cases we studied was Smoky Valley Cafe. It was about preparing financial statements from incomplete records. Some of the records had been destroyed in a fire. It was really well written. Perhaps the worst case I went through was Punjab Tractors.

It was really badly written. There was so much crap in that case that it was highly unlikely that the tractor would ever get started. The author had crammed it with data just for the sake of it. It was like the Indian Oil case. No connection with reality.

I met some great guys in #D5. There was Akhil Johri, from Jaipur. Not the brightest of guys, but definitely the most hard working. He went on to reach the post of Chief Financial Officer (CFO) in United Technologies, one of the largest companies in the world. The CFO is the number two man in the company. This was one of the highest positions achieved by anyone from our batch. You could get up at any time in the night, and see hues of white and yellow light peeking from beneath the door of his room. Manoj had given him the nickname “Butterfly". He was actually more pupa than butterfly, but somehow the name had stuck.

Manoj Kumar and Tiger had learnt how to game the system at IIT Delhi. Sanjiv Das was the son of a Bohree Muslim mother and a Bengali father and a genius to boot. Sanjiv Das, Manoj Kumar, Tiger Gulati and some others did not work as hard as Butterfly but got better grades. Butterfly never let it faze him. He was like the brook that goes on forever. Many people believe that you have to be a bastard to climb the corporate ladder. Butterfly is living proof that nice guys can also make it. Then there was Raj Kishore Saxena or Sexy for short. He was one of the few Hindus who had made it to IIM A. He married our batch mate, Amita Trehan later. The other three Hindus were Anupam Shrivastava or Bum, Anup Sahay or Snoopy and Sanjiv Kakkar or Kaks, but they were not in our dorm. Then there was Sandhu, our senior, President of the *"Blue Movie Club"*. I went for one show and almost puked.

Later they screened *Johnny Mera Naam.* I loved it. The engineers in the audience had Padma Khanna's strip tease replayed umpteen number of times. Despite that, I enjoyed the movie. I preferred Hema Malini to Padma Khanna.

Butterfly had a twin. They had probably been separated in the Kumbh Mela. The twin had been adopted by a Seth in Bombay. The Seth had named him Kapil and sent him off to Cathedral School. From there he had gone to Sydenhams, where he had met Sanjoo. Kapil was one of the few chaps who had come to IIM for an education. Most of us had come for a job. Kapil Bhalla was just as hard working as Butterfly. If there had been a medal for working

hard, they would have won it jointly, hands down.

Nilesh Mehta was a nice Gujju boy in the Butterfly and Kapil Bhalla mould. He was hungry for knowledge. Someone renamed him Vadilal after the famous ice cream in Ahmedabad. Perhaps, because he was one of the few local boys. Nitin Parikh and Paresh Vora were two others. Vijaya Pandit was the only local lady.

Tiger Gulati was the undisputed Capo of the suburban mafia. He was a gold medallist from IIT Delhi and the only one who understood what Prem said in the MSM class. When God was making him, He had probably unknowingly put in two brains in place of one. Later on, the twin SIM mobile was launched on the same principle. Firmly in his camp was Jerry Sondhi. They were batch mates from IIT Delhi. Jerry's real name was Vipin. He was from Lawrence School, Sanawar. When he joined at Sanawar, his seniors thought he resembled Jerry Lewis, the comedian. So, they named him Jerry. The name stuck. Jerry's father had been a big shot in the government, a personal favourite of the Prime Minister, Chacha Nehru. He was Secretary in the Industry Department. One of the most powerful men in India. There is a road in Delhi named after him.

Then there was KGB aka Kapil Gupta, an engineer from the Birla Institute of Technology and Science, Pilani. He had a craggy, ruggedly handsome face and he never smiled. Hence, he was christened KGB. My Madrasee friend with the hot Punjabee girlfriend turned out to be Shailesh Ayyangar. The girl friend turned out to be his wife. Shailesh successfully juggled honeymoon and MSM.

We were in Section C. We had students from IITs, students from St. Stephen's, students from Shri Ram College of Commerce, students from Government Bikram College of Commerce and yet the topper of our section was a quiet, unassuming Marathi boy called Mukul Deoras. He had never been to an elite institution. He was just brilliant. Butt used to hate him. He would meticulously go through all his assignments and quizzes to find out what Mukul had done right and he, wrong. I liked Mukul, not because he was brilliant, but because he was humble. Unlike Butt, he had no airs. That was the brilliance of the IIM A selection process. It picked up students from the elite institutions, but you did not have to be from an elite institution to get picked. Mukul Deoras, Akhil Johri, Labdhi

Bhandari and Teji Brar were proof of this.

In ancient Rome when the gladiators were sent into the arena to fight until death, they used to salute the Emperor. *"Morituri te salutamus",* loosely translated, “We, who are about to die, salute you". I thought it would be appropriate to write this on the white board on the eve of the first maths quiz. When I explained the meaning, the whole class erupted in laughter.

At IIM Ahmedabad, the seniors don't rag you. The faculty does. The first maths quiz is tougher than CAT. It is a surprise quiz so you can't prepare for it. The whole purpose of the quiz is to bring you down to earth. Even guys like Sanjeev Das and Tiger Gulati had problems. Many got an F. I was fortunate to get an A. I was good at surprise quizzes. I never prepared for anything so every quiz was a surprise for me. As soon as I got my paper, Butt tried to see my grade. When he saw it, he virtually snatched the paper out of my hands.

‘How the fuck did you get an A?’ He could not believe that I had beaten him. I did not give a fuck for the grades. Quality of life was more important. My elder brother had topped in the CA exams. Then he had been murdered. Poor guy didn't even get to kiss a girl. I took a lesson from his life. Worship as many goddesses as you can. Life is short.

Janamashtmi came. Various *DaheeHaandee* teams were formed. I had never participated in this celebration before. I was a lightweight and I was tall. Ideal for the top of the pyramid or so, my team thought. The problem was that I had no sense of balance, but I did not know that. Neither did my team. I was helped to assume position and then, the pyramid started to rise. When I reached the top, I was supposed to stand up and break the Haandee. As I started to rise, I realized that I had no sense of balance. I needed something to hold on to but all that I had was thin air. With the whole campus watching, I tumbled down from the pinnacle. I fell outward, so as not to injure the boys under me. I hit the ground with a thud. Fortunately, I was not hurt but I was very angry. I blew up the first person I saw. Later on, I came to know that his name was Kohli and he was a senior. Fortunately, he did not react. His sister, Radhika, married Tiger Gulati later.

Bando or Srinivas Govind Rajan was a Madrasee from Orissa. His father was an IAS Officer. Orissa Cadre. Like me, Bando had

stumbled into the wrong institute and was awestruck by the quantum of the quantitative shit being hurled at him. Someone had given him the nickname Bando. In Oriya Bando means prick. So, when his mother came visiting, he had to go from door to door, requesting people not to call him Bando while she was around. Nobody did.

Bando was a good tennis player. He got a chance to play with the senior girls. Maneeta and Malini. He had a special name for Malini.

Murali Sivaraman was a Madrasee from Calcutta. Very intelligent and very ambitious. He stood for election for the post of Class Representative and won.

Vivek Haldipur was from Harvard University. He disappeared after the first term. Maybe it was too quantitative for him.

PJ Rao was a very sweet Madrasee boy who wanted to keep his first name secret. His first name was Pappu. He was in the same section as Deepti Sethi.

When Manoj saw Deepti, it was love at first sight. Unfortunately, she was already married.

He told me, 'If I can't marry her, that's fine, maybe I can at least have an affair with her!'

I said, 'You moron, married women don't have affairs in their own backyard. Forget about her.'

Within a few days, card games started. *Teen Pattee* or Flush emerged as the market leader. Manoj and Killer were quite good at it. Nageshwar Rao, poor fellow, thought that he was a good player, but lost money every day. When he lost, he would try to change the rules. He was a poor loser.

Reema's departure had left a void in my life. I didn't like any girl in my batch. The research associates would not go out with me because I was Reema's boyfriend. Then one day I saw a new girl standing near #D1. She was beautiful. Big breasts too. I introduced myself and we started chatting.Like me, she was also an Army brat. Her name was Sujata Verma and she was studying at the National Institute of Design. We were going to have a DJ Night next week so, I invited her and she accepted my invitation. I was on cloud nine. I floated back to my dorm.

Alka and Sujata were friends. Alka told Sujata about Reema. When I went to pick up Sujata, she said that she was not feeling well. I went to the DJ Night alone and enjoyed myself. You got to roll with the punches.

I accepted Professor Indira Parikh's invitation for dinner at her place. She had a lovely house just outside the campus. It was the first time I had homemade Gujarati food. It was delicious. She became my favourite professor immediately.

One day I was chatting with Manoj, when I felt a tingling sensation at the back of my neck. This only happened when a girl was looking at me. I turned and spied one of our class mates looking at me. She hastily averted her eyes and walked away in the opposite direction. I teased Manoj that he had a female admirer. He blushed. Poor fellow was from IIT and had never dated a girl. She was fair with big boobs but bad posture. She walked as if someone had pushed a stick up her ass. I told him not to be fussy. He didn't have to marry her. He could just get her to inaugurate his plant. That seemed to gel with him. He dragged me to the classroom. We had name tags on our seats in the first year. Her name was Sunita.

Operation Loss of Virginity was launched immediately. We started chatting outside the student's mess and as soon as she joined the queue, we followed her. I saw an empty table and I sat down. The mountain does not go to Mohammad. She pretended to look around and then pretended to spot our table.

‘May we join you?’ she asked.

‘Are you studying here?’ was my quick retort. She laughed and sat down. Her friend joined us. I introduced myself, then introduced Manoj Kumar as a gold medallist from IIT Delhi. Sunita was a graduate in economics from St. Stephen's. Her sidekick, Bela was from Madras. The ball had been set rolling!

Next day we were a little late getting out of class and when we came out, we saw the girls a little ahead of us. When they heard us, they slowed down. I patted Manoj on the back as if to say “Go get her Tiger". I veered off towards the dorm.

There were some students who were there only for a short while. They had been selected for foreign universities where the session starts a little later. There was Jacob, scion of the MRF Tyres family. Then there was Sanjeev Sobti, from St. Stephen's, who was

on our floor. He had been accepted by Wharton. Butterfly had also been accepted at Wharton, but had decided not to go. The fee at IIM A was very low so,Sobti and company had come, just to pass time.

One day, I noticed a dark brown door with the legend DJ Club. The door was locked. I waited patiently. Soon Chandra Mani turned up. I asked him who had the key. He smiled and lifted the door mat. There it was. Then it struck him that I should be in class. I told him that I preferred music to maths. He told me to be careful.

'They will throw you out,' he warned ominously.

I went inside the room. There was a turn table and some records. There were well padded mattresses on the floor and pillows. There were also some weird posters on the walls. If you switched off the lights, you would not have to see them. I put on Kenny Rogers and lay back to enjoy the music. After a while the door opened and a girl entered.

'Who is there?' she asked.

'Teji,'I answered.

I switched on the lights to assuage her fears.

'Are you an SPA?' she asked me.

'Nope,'I said.

She wanted to know how come she had never seen me before?

I told her that God works in mysterious ways.

In the meantime, Chandra Mani returned.

'You are still here?' he asked.

'Another five minutes,' I said. 'The maths class will be over by then,' I winked.

I introduced myself to the girl. She was Jaishree. I was the first PGP I to come to the DJ Club while classes were being held. If MSM was the worst thing about IIM A, the DJ Club and the mixed dorms were the best. If I had known this in 1975, I would have sat for CAT in 1975 itself along with Chandrima.

Whenever someone got a D or an F, we would go to the DJ Club and play "Another one bites the dust... " Soon, this song became synonymous with Ds and Fs. When people saw us dancing outside the DJ Club to the tune of "Another one bites the dust", they knew

someone had got a D.

One day, I saw a “healthy” boy wearing a T shirt which said “Squash". In Punjab, you don't say fat, you say healthy. I decided to pull his leg.

‘So, you play squash?’ I asked.

‘I was captain of the college team,’ came the quick reply.

I had thought his only connection with squash would be if he sat on someone but I did not want to be rude, so I kept my thoughts to myself. His name was Rajesh Mehta, but he was better known as Judge. His father was a Rear Admiral in the Indian Navy and Judge had an admirable rear.

After the first term, there were a few holidays. Sanjoo was going home. He invited me to join him. I liked Bombay. So, I said yes. At the last minute Vivek Bali decided to join us. Now we were in a dilemma. We had only two tickets and three passengers. I said we would somehow manage. I picked up a sleeping bag. Sanjoo was surprised. I explained the plan to him. He liked the plan. We had one upper berth and one lower berth. I placed the sleeping bag on the upper berth and got inside it. Vivek did a recce of the train to locate the TTE. When the TTE was about to reach our bogey, I asked Sanjoo to come inside the bag. Sanjoo was a relatively small fellow, and I was also quite slim, so you could not make out that there were two people in the bag. The TTE checked our tickets. I identified Vivek as my fellow traveller and we passed the test with flying colours.

After the TTE moved on, Sanjoo came out of hiding. It was the first and last time that we defrauded the Indian Railways.

Bombay was nice. Sanjoo had an apartment on Gamadia Road, just off Peddar Road. He taught us how to travel in Bombay. Basically, you climb up on a double decker bus and grab the first seat above the driver. You get a panoramic view of Marine Drive. His mother, Zubie, was very hospitable. Zubie had inherited a lot of shares from her late father's estate. As I fancied myself as a stock market buff, I discussed the merits and demerits of individual stocks with her. Sanjoo had no interest in stocks at that time, but I was financing my studies through the stock market so I was hungry for *gyan.* His younger brother Romy was at IIT Bombay. We had a great time. Very soon, it was time to go back. Fortunately for the return

journey, we had three tickets.

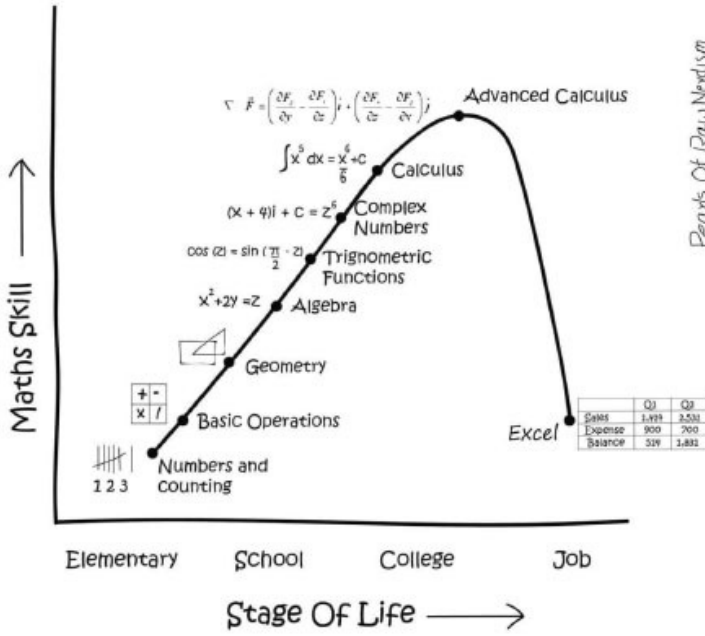
****

Budgeting for Ds

After a few MSM (Mathematics and Statistics for Managers) classes, I realized that I was not going to top this course. And if I did not top in MSM, I could not be the numero uno overall. If I was not going to top, why waste time studying? I never fought battles that I couldn't win. I decided to do just enough to pass. Idiot Teji was at work. Prem Chopra was always picking on me. One day, I decided to give it back to him. I had checked with the seniors. There was no separate merit list for either the quota people or SPAs, the agriculture guys. I was confident of beating all three. Therefore, before expelling me, they would have to expel more than one hundred students. I doubted if they had the balls to do so. Therefore, I told Prem that I had worked in the banking industry for four years and had never used any of that stuff. It would probably be useful if I wanted to become a derivative trader or a billionaire hedge fund manager. I had no desire to do that. I just wanted an apartment on Malabar Hill and a Mercedes.The institute allowed me three Ds. I had budgeted one for MSM 1 and one for MSM 2. I still had one to spare. Prem did not know where to look. I liked living on the edge. Idiot Teji was in command.

We had a very interesting case in MSM involving a banana trader. He could not procure bananas all the time. Sometimes they were available and sometimes they were not. Plus, there was a shortage of railway wagons to transport the bananas to the buyers. If he bought the bananas and couldn't arrange a wagon, the bananas would rot. The question was what should he do? There was some chance that the probability theory was involved here but I chose to answer from the business policy point of view. I said that I had seen many businesses in my four years as a banker but I had never seen a more stupid business than this one. The banana trader needed to get out of that business as quickly as possible. Prem was not amused.

My acid test was, “Will I need this after I pass out?” If the answer was no, I would take no further interest in the subject.



Source: Anonymous Internet User

I drew the diagram on the board before Prem Chopra came to class. When he saw it, he was furious. He angrily asked who had drawn it. I quickly raised my hand. When he saw my hand raised, he was at a loss for words. He quietly erased the diagram and started with his lesson for the day.

Three years later, I topped in a global programme, with participants from UK, Germany, Singapore, Japan, Hong Kong and Indonesia, where all the subjects were relevant to my job. I wasn't against studying. I was against studying irrelevant stuff. I did love reading for entertainment.

I had been a voracious reader ever since I turned five. I had been a puny boy growing up in Punjab. I couldn't win at any game in school or in the neighbourhood. I withdrew into a shell. I found refuge in the dream world of books. In my dream world, I could be a heavy weight boxing champion one day and a Wimbledon champion the next. I read everything but what was prescribed in the syllabus. My mother did not like my extra-curricular reading and would harangue me about it. I started hiding from her in the

attic and reading. The attic had rather dim light. At night, I would use a flash light under a quilt to continue reading. I had two elder brothers and two elder sisters. They were all readers. So, I got to read Enid Blyton, James Bond and Barbara Cartland, all at the same time. The reading took its toll on my eyes. They became weak. I needed glasses. Nobody wore glasses in those days so, I refused to wear them. That made my eyes worse. By the time I was old enough to sit for the NDA Entrance Exam, my eyes were irrevocably weakened. That made me ineligible for NDA. So, there was no need to sit for the exam.

I decided to aim for the IAS instead of the NDA. The reading continued. Westerns, books on the Second World War, Reader's Digest and Playboy got added to my library. I loved reading, but I never developed a taste for mathematics or statistics. To me, it was all bull.

One day Manoj, Killer and I decided to prepare for the MSM class together. Manoj saw the first problem and said, 'Integrate it.'

I nodded wisely.

Killer looked at the second problem and said, 'Differentiate it.'

I again nodded wisely.

Now it was my turn. I had no clue. Clearly, we were not on the same page.

So, I said 'DJ it,' and went off to the DJ Club. That was the last time I tried to prepare for MSM class.

Apart from me, there were many other students from the general stream, who were not interested in studies. There was Shailendra Pratap Jain or Shelly. Very intelligent, but only interested in playing his guitar and acting in plays. He was an engineer from the elite Birla Institute of Technology and Science, Pilani.

Then there was Prateek Shrivastava or Guddu. Only interest was Dramatics.

Sunil Devdas Modak. Chartered Accountant. Interested in Dramatics, with one eye open for pretty girls.

Getting into a good group was a stroke of luck. To retain my position, I had to manage the politics of the group. I was the only member of the group, who was a centurion. My rank was consistently above hundred. We had Manoj at eight, Killer at

twelve, Nageshwar Rao at fifteen, Deepak at twenty and Butt at twenty-five. For me,Manoj was the key guy. I started funding him. I started lending him my car. He was now indebted to me. Killer worshipped the ground he walked on. Deepak would go with whatever Killer said. So that was three votes in my favour. Nageshwar Rao did not like me, but didn't do any group work, so he didn't have a vote. Butt did not like me, but liked being in a group with Manoj and Killer.

To look for chicks, I went and joined The Alliance Francaise. When Manoj heard about it he also jumped onto the bandwagon. There were many young girls in our class. It was like an oasis after IIM. The class started with introductions and we casually mentioned that we were from IIM. Some of the girls started looking at us differently. There was one in particular who showed interest. Her name was Kashish. Her father was an exporter. Later, I learned that her mother was the mistress of the owner of Grand Hotel. She was in her final year in school. She wanted to do her post graduate diploma in management from IIM A after finishing her graduation. She asked me if she could visit the campus. She had school on weekdays so we agreed on Saturday, 3 p.m.

She was punctual. It was too hot to go out so we sat and chatted in my room. We made coffee in our little pantry. At five we ventured out. All the students were heading to the mess. It was tea time. Kashish wanted to go to the mess too. So, we went to the mess. As soon as we sat down, CB landed up. He was from St. Stephen's and was very good at chatting up girls.His friend MB, from the same college, was with him. We chatted for a while, then I took her to the Harvard steps. From there we went to the DJ Club. There were some seniors already there, but they were very cooperative. They let us play whatever we wanted. I played some Kenny Rogers for her and some Eagles. After half an hour, we went back to my room. We chatted some more and then she went home. It was a wonderful day. Then Manoj landed up.

‘So, did you screw her?’

Who did he think I was? A Casanova? I explained to him that I didn't want to spook her. So, I was taking it slow.

Manoj in the meantime, was facing problems with Sunita. Whenever he had to go for his French class, she would try to hold him back. Poor fellow was at his wits end. Finally, he confided in

me.

‘Kiss her,’ I said.

‘What if she slaps my face,’ he asked.

‘Then come for the French class,’ I said. ‘And if she does not slap your face, you have got a free kiss,’ I said. ‘Either way you win!’ I added.

He liked the idea of kissing her. He had been dreaming about it for many days now, but hadn't been able to muster up the courage.

Then he had afterthoughts. ‘Man, if she doesn't like it, it will spoil the relationship,’ he said.

I lost my cool. I said, ‘You moron, if you have not nailed her, there is no relationship.’

Then I simply put it in his language. ‘There's a 99 percent probability that she will not slap your face.’

‘How do you know,’ he asked.

‘She wants to marry you,’ I said.

‘How do you know?’ he asked again.

‘She looks at you, the same way I look at my car,’ I said. ‘She will do some *nakhra*. She may turn her face away or cover her mouth with her hands. Whatever she does, be persistent, but be gentle,’ I coached him.

Next evening, he came running out of #D1. His face was flushed, his eyes were shining.

’ I kissed her,’ he said.

‘Let's go celebrate,’ I said. We went to my room. I opened a bottle of Chivas Regal and we had a few drinks. Then we went to Collegian for dinner. Apparently, she had resisted a little. She had turned her face away. He had kissed her on the cheek, on the throat and on the ear. Our hero had been very gentle but very persistent at the same time.

The swill in the mess was not worth eating so, I made an application to leave the mess. I was asked where I would eat. I said Collegian Dhaba. I was asked how I would get there. I said I had a car. My application to leave the mess was turned down on the grounds that as all the students cannot afford to eat at the Collegian Dhaba, the institute would have to continue maintaining the mess

for them. Therefore, even if I stopped eating in the mess, I would still have to continue to pay my mess bills. This was ridiculous. The fact was that the institute was very badly managed. When they had started, they had hired a lot of Malyalis. Maybe there was some connection with Dr Vikram Sarabhai's wife who happened to be a Malyali. Later on, after Dr Vikram Sarabhai passed away, they started recruiting Gujaratis. Thus, two groups got formed which were often at loggerheads with each other. Half the time the workers were on strike. One day, when I came into the mess, I found the staff wearing black badges. I asked them for a badge for myself and was promptly given one. I pinned it to my shirt. The workers were overjoyed. Service improved dramatically. For me.

In Chandigarh, we had had six messes in our hostel. All six were cooperative messes. We decided what would be cooked. We could order anything, from any mess, at any time. You only paid for what you ate. Plus, there was room service. Then next door to our hostel was the PGI or the Post Graduate Institute of Medical Education and Research. It was actually a hospital. With patients coming in twenty-four seven, some enterprising Punjabis had set up Bistros on the pavement outside our University gate. These Bistros catered to the relatives of the patients on a twenty-four by seven basis. You could get basic food like spicy Indian pancakes with butter or curd or pickle, omelettes, lentils, etc. This facility could also be used by us even though it had not been set up for us. From this paradise, I had come to IIM A. Apparently, the institute did not practice what it preached.

One day, I invited Manoj to join me for dinner at Collegian Dhaba. He sheepishly told me that he could not come because he was broke. I told him I would treat him. Apparently, he had some money issues. His father was a clerk in the government of Punjab. Maybe he did not want to ask him for money. This became a pattern. Nothing was said about it but he would help me with my academics and I would fund him. Later, when he became serious about Sunita, he would “borrow” money from me, to take her out. He would borrow my shirts, my colognes and my car. I was generous about sharing my material wealth. Money had no meaning for me. When I had it, I spent it. When I ran out of money, I would sell some shares.

I didn't want to approach my father for money for pursuing my

education. I had invested a small amount of money in the stock market and whenever I had to pay my fee, I would sell a few shares. My Godfather, Dewan Brij Mohan Singh was on the Board of the Life Insurance Corporation of India (LIC). He kept me posted about what to buy or sell. Such information is invaluable for an investor. Thanks to his insights, I chose shares that appreciated.

One of the subjects that fascinated me at the IIM was WAC or Written Analysis and Communication. Every month, we would get a case study about a real-life business situation. We would have to diagnose the problem and offer a solution after examining various alternatives. We would have to use well defined criteria to select the best possible solution. We were evaluated on the process, not just on the solution. There was a deadline for submission. If you were even one minute late, you would lose one grade. So, if you got an A, but you had made a late submission, you would be downgraded to B. It was not uncommon to find students running in their pajamas to meet the deadline. The idea was to inculcate the sanctity of deadlines in the students' minds.

The best thing about WAC was that you were supposed to apply all the concepts you had learnt upto that point, but applying mathematical concepts was not compulsory. If you wanted to use them, you were free to do so, but it was not compulsory. I never used them.I did not see where they could fit in.

Along with the Post Graduate Programme, a Faculty Development Programme was also on. In one of the exams, a professor in the Faculty Development Programme was to sit next to Sunil Kanojia, our classmate. Before the exam began, the professor asked for Sunil Kanojia's "help". Sunil was reluctant. The professor started begging. He said that if he went back with a D, what would his students say. That tipped the scale. Sunil "helped" him. Such was the terror of grades!

Sunita wanted to spend time with Manoj, so she asked him to help her with her maths problems. They decided to go to his room, ostensibly to study.

Sobti had been watching the mating dance of Sunita and Manoj with much amusement. One day, dressed in just shorts, he spotted Manoj coming up the stairs.

He looked at Manoj and said, *'Pattaa Lee bhainchod.'* Loosely

translated it means “Fucked her, have we".

And then Sunita emerged from behind Manoj. The staircase was circular. So, you could see only one person at a time. Poor Sobti had to run for cover. Actually, it was not his fault. We were just not used to girls in our dorms.

There was a custom at IIM A to give birthday bumps to the birthday boy or girl as the case may be. This entailed throwing the birthday boy or girl in the air and then catching him or her as soon as he or she came down. Number of bumps depended on which birthday it was. So, the twenty-first birthday meant twenty-one bumps. We decided to extend this courtesy to faculty. Including the ladies faculty. We started with Professor Indira Parikh. She tried to dissuade us, but we were persistent. Gnanasekaran or Brother, as he was called, was my Lieutenant in this deed. Our seniors were scandalized. Our senior batch was a *lallu* batch. There were some exceptions, but by and large lallu. We were more Bindass. We did not care if you were a senior or a professor or the Director, we spoke our minds. The faculty got so pissed off that a meeting was called to expel the entire batch. We did not come to class and when we finally came, we hadn't done any preparation. We did not do assignments. We openly talked about budgeting Ds. We said MSM was all crap. Finally, saner counsels prevailed. Only those with four Jacks or two Jokers were asked to leave.

Sunita did not like me. She thought that I was a bad influence on Manoj, so she decided to make trouble for me. She told Manoj that one of our classmates, Gnanasekaran was harassing her friend Sangeeta, who was also our class mate. She wanted Manoj to tell me to put an end to it. She figured there would be a fight between me and Gnana. Either Gnana would beat me up or I would beat him up. Either way, both of us would get expelled and she would win. She did not know that I had done a PhD in *"Goonda Management”* from Patiala. If you go to college in Patiala, you have to learn goonda management very quickly, otherwise you get the shit beaten out of you. Very quickly. I had an advantage. My eldest brother, Bobby, was a member of one of Patiala's most notorious gangs. My first response was no. Why should I get involved?

Then Manoj started begging me.

I finally agreed but asked him, ‘What will she give you if I do this for her?’

‘What do you mean?’ he asked me. ‘Where have you reached so far?’ I said.

After much hemming and hawing he admitted that they were still at the kissing stage.

‘Okay,’ I said. ‘You go tell her that I have agreed to do it. Then kiss her and open her blouse. She will be grateful to you and she will let you play with her tits.’

‘And if she does not?’ he asked.

‘Then I won't talk to Gnana,’ I said. By then he had started doing all my academic work so I did not want to antagonize him.

The strategy worked. She not only allowed him to play with her tits, she also caressed his crotch. I would have told him to nail her that day itself, but Manoj was too shy. However, it seemed that things were progressing satisfactorily.

‘You are just a trophy for her. Just as a lion hunter mounts the lion's head on his wall, she is going to mount your head on her wall,’ I said.

‘I don't care where she mounts my head, so long as I get laid,’ came the quick answer.

I went to Gnanasekaran's room. He was very happy to see me. We had given Professor Indira Parikh bumps together. We chatted about grades. Poor fellow was in danger of being expelled. We made plans to kill Prem Chopra. Then I asked him about Sangeeta. He said he really liked her. I told him that she was very busy right now with her studies and got upset when he passed remarks about her. He asked me if I wanted him to apologize to her. I opined that apology was not required and asked him to just ignore her. He agreed and kept his word. Two months later, he was expelled.

There were more than one hundred Scheduled Castes, Scheduled Tribes and Agri Business types on the endangered list. There was a line of thought which said that those people didn't deserve to be there. The government's reservation policy was wrong. They would sully the name of the institution. This was a stupid and racist theory. So far, most of the people who have sullied the institute's name had come from the general stream and not from the reserved quota. Most of the endangered students were having trouble with MSM. It was Prem's first year as a teacher. His stand was that you were stupid. To prove it, he was handing out Ds and Fs. Prem had

done his Fellow Programme in Management or FPM from IIM A. FPM is like a PhD. While the institute had done well with the Diploma programme, it had failed miserably with the FPM. Even its own PGPs, when they wanted to do PhD, preferred to go to Harvard or Columbia or Cornell or even Brown. Ashish Nanda went to Harvard. Sanjoo went to Columbia. Sachin Gupta went to Cornell. Randy went to Brown. Nobody came back to IIM A.

Today my classmates go to Indian School of Business (ISB) to teach. Most of them do not come to IIM A to teach. The institute has succeeded in attracting the best talent for the post graduate programme (PGP) but has failed in the FPM. More than sixty people were expelled or left voluntarily because they saw the writing on the wall. This excluded people like Sobti who went abroad. More than 25 percent of the batch was expelled because of Prem Chopra, Gabbar and Pran. If we thought Prem was bad, he was an angel compared to Pran. Unfortunately, Professor Mote did not teach us. Things would have been very different. Professor Mote was a tough guy but soft hearted. Justice would have been tempered with mercy.

The fact was that we had several world-renowned giants on our faculty. There was Professor Pradip Khandwalla from Carnegie Mellon. There was Professor Nitin Patel from MIT; Professor Pulin Garg from the University of California at Berkeley; Professor Kaul, the genius who got us our first international tie up with ESSEC, the best French Business School. The Director was Professor IG Patel, who went on to head the London School of Economics. There was Professor Manu Shroff, an expert in banking. Then there was Professor Labdhi Bhandari from Columbia and Professor Asopa who took care of our final placement. Unfortunately, none of them was teaching us. We were left to the mercies of Prem Chopra, Pran and Gabbar. These three were merciless. The French had three musketeers. We had three sadists. Thanks to the cushion provided by the Scheduled Castes, Scheduled Tribes and SPAs, and my eminent group members, I survived without working too hard.

The three sadists were reasonably intelligent people. They just weren't cut out to be teachers. They might have made good administrators or research scholars. They were very good at buttering up their boss.

Atal Bihari Vajpayee once said that when you are giving a

speech, always address yourself to the stupidest man in the audience. If he gets the message, you can rest assured that everyone else has also got it. The three sadists did the reverse. They addressed their lesson to Mukul Deoras. Of course, he got it. So did five other students. The remaining fifty-four were clueless. The purpose of education is not to show people how stupid they are. The purpose of education is to help people realize their potential. This is where the three sadists failed miserably.

We did have some good guys like Professor Indira Parikh, Professor POM Shukla, Professor Srinivas Rao and Professor Kulkarni, but the unholy trinity of Prem, Pran and Gabbar tortured many souls.

Professor Bakul Dholakia taught us Economics. Unlike Gabbar, he didn't torture us. Butt used to laugh at his white shoes and his dark glasses. Professor Bakul Dholakia wore glasses which were supposed to be photo chromatic but the technology had not developed fully then, so the glasses would remain dark even after he was no longer in the sun.

The Institute had an arrangement with Harvard Business School to train its faculty. Professors Vora, Jaya Kumar and CK Prahlad used this facility. Professor Prahlad chose not to come back to India.

Labdhi Bhandari had done his PGDM from IIM A. He came from a small town in Rajasthan called Pali. He had graduated in Sanskrit. Yet, he had set an all-time record at IIM A. He joined Hindustan Levers. He conceived and launched a new product, Liril soap for them. He then did his PhD from Columbia University, New York. He won the first prize for a marketing paper submitted to the American Marketing Association. Our seniors were in awe of him. There was no doubt that he was a titan. In second year, marketing students would crowd around him, hoping to do a project with him, hoping his name would add lustre to their résumé.

Labdhi was also a consultant to Enfield India, a company in which my neighbour, Butt's father was a Director, in charge of Marketing. Butt would try to chat up Labdhi hoping for better grades. Labdhi did not favour him with better grades, but he did get him a coveted summer internship with Ponds. Labdhi was on the Board of Ponds.

Enfield at that time was making only the iconic Bullet 350 cc

motor bike. Labdhi drew up a marketing strategy to make motor bikes with a smaller capacity. He read the future brilliantly. He foresaw the coming boom in 100 cc and 200 cc motor bikes. Enfield tied up with a German company called Zundapp to manufacture motor bikes with capacity of 100 cc and 200 cc. Unfortunately, just before the launch of the new motor bikes, Zundapp went bankrupt. All the investment made by Enfield went bad. Soon Enfield also went bankrupt. Hero Honda and Bajaj reaped the benefits of the motor bike boom.

The food in the mess was so bad that we used to throw lemon pieces at each other to amuse ourselves. One day, I threw a lemon piece at Nimit Gupta. I didn't know him. George Koshy and he were the Bud Spencers of the batch. Nimit was from SRCC, or Shri Ram College of Commerce. George was an SPA. He was also related to Dr Samuel Paul, a former Director of the Institute. George and Nimit were inseparable. Nimit gave me a warning not to do it again. I thought he was taking it too seriously but I never did it again.

You didn't cheat. You didn't copy. You cogged. The penalties were supposed to be severe. The first to get caught were the Varma brothers. They both made the same mistake in a quiz. The RA grading the papers had caught them red-handed. They were counselled. Nageshwar Rao and Butt were the two biggest coggers in the class. They were both over ambitious and completely unscrupulous. When they came to know that the Varma brothers had not been expelled, they were emboldened even more. Every quiz, every exam, they would try to cog. I was in the middle. They would lean over my desk. They led a charmed life.

Some of my friends, particularly Butt and Nageshwar Rao, used to contest each and every grade. They would go to the research associate and harangue him or her to improve their grade. Some of the research associates were hot. I would use the grades as an excuse to visit them. I would ask for a few clarifications. Then I would ask them for a date. There was Vidya, the sweet PIPD or Personal and Interpersonal Dynamics, RA, who stammered a little. I asked her out and she said yes. I was thrilled. Unfortunately, she confided in a colleague who put a spanner in the works. Apparently, he wanted her for himself! Then there was Shashi, Pulin Garg's RA. She was the hottest RA, but Pulin was not taking any class with us. So, I would use the cigarette ploy to talk to her in

the library. Ask for a light or ask for a cigarette. I never got a good vibe off her. She was just not into recreational sex. Finding partners for recreational sex was like selling soap from door to door. The more doors you knocked on, the higher your probability of success.

Sunita was acting funny. She was not letting our boy play below the waist. Manoj was getting extremely frustrated. I told him that this was true of all monopolistic markets. Currently, we had multiple buyers, single seller situation. So, the seller was dictating terms. We needed to inject an element of competition into the equation, I suggested.

'So, what do you want me to do?' he asked. 'Go after Khullee?'

'No,' I said, 'that's not going to work out. She has her eye on someone in her own batch. We need to go outside #D1.'

I asked him to bring Sunita to the mess the next day at 5.15 p.m. At twenty past five, I reached there with Kashish and Amrita Mistry. Amrita was a very beautiful Parsi girl from our French class. She was in her final year in school. She was everything Sunita was not. We went to Manoj and Sunita's table to say "Hi" to Manoj. When Sunita saw the girls, she went pale. We said we wanted to practice our French so we went and sat down at another table. I could feel Sunita's eyes boring into the back of my head. After tea, we invited Manoj and Sunita to join us in the DJ Club. Manoj made some excuse about work and said he would join in later. The message had been delivered. Our boy got a blow job that night. Below her waist would have to wait for a few more days.

Sunita was not a virgin. She was afraid that if Manoj came to know, he would not marry her. At the same time, if she didn't sleep with him soon, he might lose interest and look for greener pastures. Her fears were totally unfounded, but how was she to know? She worked out an elaborate strategy to trap him.

One day, as they were kissing and cuddling, she took off her top and threw it on the floor. Her bra followed next. Manoj got very excited. She had never done this before. He kissed her again and took her hand and put it on his crotch. She squeezed him through his trousers. He unzipped himself and she took him in her mouth. As he fumbled with her jeans, she asked him if he could switch off the light. As soon as he complied, she quickly took off her jeans, her panty and her sanitary pad in one quick motion. She took a sheet

over her body and waited for him. He ripped off his clothes and got into bed with her. Before she could say Jack Robinson, he was on top of her. As he tried to enter her, she clenched her thighs. When he tried to open her legs, she asked in her best little girl voice, 'Will it hurt?'

'A little,' he said and entered her. She screamed and dug her nails into his shoulders. Five minutes later, he rolled off her.

' I think I am bleeding,' she said. She hurriedly put her clothes on and rushed to the bathroom. When he put on the light, he saw that the bed sheet was soaked in blood.

'Shit man, should I take her to a doctor?' he thought.

When she came back, he asked her if she wanted to go to a doctor.

'And what will I tell the doctor? How did it happen? Let us wait for some time. Maybe the bleeding will stop.'

After an hour, she said, 'It looks like it's stopped. Let me go to the bathroom and check.' She took a change with her. She quickly washed herself, put on a fresh sanitary pad, changed her clothes and came out. She threw the used sanitary napkin in the waste basket. It had worked. She smiled.

Manoj came running out of #D1, looking for me. I wasn't in my room. He looked in the DJ Club. I wasn't there either. Finally, he located me at the tea shop opposite the main gate.

'Let's go to my room,' he said. I followed him. There was something he was dying to tell me, but he needed privacy. The moment we reached his room, he blurted it out.

'Chod dittee', he said. Loosely translated "I fucked her".

Then he gave me a ball by ball account of the game. I don't know what he had enjoyed more. Fucking her or telling me about it? When he came to the part about the amount of blood on the bed sheet and her reluctance to go to a doctor, I smiled.

'What are you smiling at, you dog?' he asked.

'Nothing,' I lied, 'she seems to be quite a shy girl.'

I did not want to piss on his parade, but I wanted confirmation so I asked him. 'What was she wearing?'

He said, 'Jeans and a sleeveless top.'

‘And did she switch off the lights before taking off her clothes?’ I asked.

‘No,’ he replied. ‘Only when I tried to take off her jeans, did she request me to switch off the light.’

There was a loud click in my mind as things fell into place. Fortunately, Manoj did not hear it. The poor innocent engineer had been taken for a ride by an experienced vixen.

She seemed to be having long term plans for him.

At the end of the first term, we were asked for feedback on faculty. In Patiala, we gave feedback by breaking their legs, but IIM had a more civilized system. We had to fill in a feedback form rating each teacher on different parameters. The data would be consolidated and passed on to the concerned teacher and the PGP Chairman. Sometimes the teacher would be counselled by the PGP Chairman. In extreme cases, the teacher could be taken off teaching for a while. Pran was taken off teaching for a year.

The race to top had become a neck to neck race between Yusuf, Sanjoo, Sunil Gulati and PJ Rao. The lead would keep changing between these four.

Reema had come back but she did not come to see me.Someone had told her about Kashish. I went to see her, to ask after her mother. She was very polite but didn't ask me in. I got the message. I never spoke to her again. She tried to make me jealous by going out with some of my friends, but I refused to rise to the bait. If she wanted to come back to me, she knew which dorm I was in.

****

Shipra and Marketing Fairy Tales

Yusuf was the proverbial dark horse. He was a short thin guy. If he took his glasses off, his weight dropped by 50 percent. He was a gold medallist from the College of Agriculture in Batmaloo. For the first time in the history of the institute, an SPA was holding the first rank.

One day Professor Labdhi Bhandari came to take a class. There was pin drop silence. Everyone was on their best behaviour. Except me. After some time, he started talking about State Bank of India. Everybody started looking at me. He said that the organizational structure of the bank had failed to deliver results so, it had been discarded. He was totally wrong. I raised my hand. He gave me permission to speak. I said I had worked in SBI for three years and the organizational structure had given very good results. He heard me and then completely ignored me as if I did not exist.

Then there was Pran. He knew something about mathematics, but he had no clue about teaching. Prem,at least, was polite. Pran was really rude. He antagonized the entire class. Based on our feedback he was removed from teaching. He almost got me expelled from the institute. One day I got so angry with him, I almost slapped him. Only the fear of expulsion stayed my hand. He improved later on.

The second term had begun. From one MSM we had progressed to two. EEP 1 was like MSM 3. Gabbar took over the title of most hated professor from Prem Chopra. Pran came a close second. We desperately needed some comic relief. We had a very sweet Bengali lady called Shipra Mukhopadhyaya. She was new. She was from IIM Calcutta. It was her first year at teaching. She was in awe of us. She thought we were all geniuses. She was using the case study method. The beauty of the case study method is that you can lob a lot. The students with work experience had an edge. They had knowledge of the real world. The freshers only knew what was written in the case study material. One day it so happened that no one had read the case. I volunteered to do the presentation provided nobody would

pick holes in my findings. Everybody agreed immediately. So, I got up to make a presentation on a company in the tyre industry. Maybe Shipra hadn't read the case either. The deal was that I would talk for thirty minutes and the other students would read the case in those thirty minutes. I would then throw open the case for discussion. I talked about how transporters were forced to buy extra tyres by truck manufacturers. This was not in the case study material. I had experienced this in SBI. Anil Bisht had worked in Dunlop India for a year and considered himself to be an expert on the tyre industry. He suddenly woke up and said, 'I worked in Dunlop and I have never heard of this.' Suddenly the whole class was glaring at Anil. He was completely mystified. Maybe he came in late or he was sleeping when the terms were being negotiated.

I said, 'Now you have.'

"The beauty of IIM A is that in addition to teacher to student learning, there are opportunities for student to student learning also."

Anyway, the pact had been broken. I decided to bamboo Anil Bisht. I said I was sorry I did not know that we had a tyre industry veteran in our midst and added that I would like to hand over the baton to my friend Anil Bisht. Now it was Anil's turn to panic. He had not read the case either. He suddenly agreed with everything I had said. The whole class burst out laughing. Shipra joined in.

Professor Shipra Mukhopadhyaywas new to teaching. So were Prem and Pran. The difference was that she had a very positive approach. She knew that she was teaching the crème de la creme of India. She respected us. Pran, on the other hand, was on a "I am okay, you are NOT okay" trip. We dreaded his classes. Same for Prem and Gabbar. Prem and Pran improved with time. Gabbar left academics.

One of the cases that was used to teach us MSM was the Indian Oil case. Indian Oil has thousands of petrol pumps all over the country. Each pump receives cash every day. Prem wanted to use some mathematical model called the random walk variable to predict collections so that Indian Oil could manage its working capital better. The theory was probably interesting from a mathematical perspective, but it had no place in the real world. I had handled the Indian Oil account in State Bank of India and I knew exactly how they handled it. They had outsourced their

working capital management to SBI. They had a huge cash credit line. When they needed money, they simply wrote a cheque. Now coming to cash deposit. Every day, every pump would deposit the cash with the nearest designated branch of SBI. Every day, designated branches would remit the collections to Indian Oil's cash credit account at SBI, New Delhi for same day credit. Nobody needed the random walk variable. Except Prem. It was just mathematical masturbation.

Then we were ambushed by Gabbar Singh. EEP 1 was supposed to be Economic Environment and Policy 1. It turned out to be MSM 3. I picked up a third D here. Gabbar Singh was very keen to convert me to his idea of Economics. He was teaching us stuff like GNP, GDP, Balance of Trade, etc. All totally boring, and completely useless subjects. In the first quiz, I finished in five minutes, because I had no clue. Gabbar came and read my answers and laughed heartily. In multiple choice questions, normally two options are clearly absurd. The real choice is between the remaining two options. When Gabbar laughed, I realized that my answers were wrong. I changed all my answers.It was the only B that I got in EEP 1. Gabbar never laughed at my answers again. Gabbar told me that if I went to a party where they would be discussing GNP I would look stupid. I replied that I would not go to a party where they would discuss GNP.

Gabbar wanted to teach EEP mathematically.The engineers were happy. The economists were happy. The accountants, the SPAs, and the reserved categories were screwed.

One of the books prescribed for the course was by Dornbusch and Fischer. I was an early riser so I went to the library and got one copy issued in my name. Guess how many copies they had for 240 students? Two. How the hell did they expect 240 people to make do with just two copies? And this was an institute of management!

I was appearing for a maths exam which was divided into two sections. I had finished the first section. There was a young RA who was the invigilator. She had an Archie comic with her. I borrowed it from her. Later on, she told me that she thought I was the coolest PGP. Every one else was paranoid about their grades and I was reading comics during an exam. We became friends.

Her name was Geetanjali and she was from Madras.Her friend, Shashi, warned her about me, but she paid no heed.

Professor Hari Chadha fell in love with Deepti Sethi. He was teaching us accounts. He got so obsessed with her that he could not eat or drink. He did not have the courage to tell her how he felt about her. Besides, she was already married.

Deepti was newly married. She was beautiful. As she was married, she came to class with full makeup and jewellery. She had good dressing sense. Professor Chadha was only visiting faculty. The session was slipping away. Professor Chadha was like a moonstruck school boy. He could see, but he couldn't touch.

Then dawned the last day. Professor Chadha wanted to touch her by shaking hands with her as a farewell gesture. That was fine. The problem was that it would look odd if he shook hands only with her. So,he shook hands with the whole class, just to shake hands with Deepti Sethi. When he reached her, she folded her hands and greeted him with a “Namaste". The students tried hard to suppress their laughter. By lunchtime, the whole institute was laughing.

I was in a soup. I had collected three Ds. EEP 2 and POM, that is, Production and Operations Management were yet to come. Was I going to end up with five Ds? I checked the study material for EEP 2. It was all essay type. That left only POM. I decided to go and meet Professor Shukla who was going to teach us POM. I explained my predicament to him. He had done his PhD from Stanford in record time. As compared to Prem and Pran, he was very humble. He told me straightaway that he would give me at least a C so that I would not be expelled. He said that unlike other teachers, he was very generous with grades. That way nobody would be coming to him for grade revision. That took a load off my head.

After POM Shukla agreed to give me a C, I introspected. It had been very kind of him to make that promise. I decided for the first time in my life to study the subject. Till I came to IIM, I was a prolific reader. I would read everything, except what was in the syllabus. I was well read, but never the topper in my class. In school, I was the only student to bag the coveted Science Talent Scholarship, but I did not top in my class. I now decided to study the subject, even though it was useless. I wanted to earn the C, not get it as charity.

POM Shukla had difficulty in pronouncing the word probably. It would come out as prolly. He used to represent workers in their

negotiations with the management and invariably would run rings around the management representatives.

I was probably the most obnoxious student in the history of the institute. Prem Chopra, Pran and Gabbar, all hated me. One day, Gabbar lost his cool with me. We were discussing GDP or GNP or something equally irrelevant. My point was that I knew what is GDP and what is GNP and the difference between the two. Why did I have to learn how to derive it mathematically? I was not planning to be the Finance Minister. I just wanted to join Citi Bank, for which I didn't need all that rubbish. The problem was that I had had four years' work experience in the banking industry. I knew what he was teaching was rubbish and I would not be needing it, once I passed out. I also knew that I would get a D without a problem. The poor endangered students would get the Fs. Ninety percent of the batch was fresh out of college. They had no clue about the relevance or irrelevance of the courses. They began to look to me for guidance. To give credit to the faculty, no one ever penalised me for my outspoken outbursts.

I was born with a silver spoon in my mouth and a bipolar disorder in my head. When I was five years old, the government rudely snatched the silver spoon out of my mouth. The bipolar disorder remained. Hidden, like a sleeper agent of a terrorist organization. Waiting for the right moment to strike.

I was first diagnosed when I was seventeen or eighteen. I was doing my articles in Delhi in preparation for my CA. I had under gone a traumatic experience when my eldest brother had died. He had been a Lieutenant in the Army. More importantly, he had been my hero. I had not cried. The grief was all bottled up inside me. Plus, I was leading a hand to mouth existence. I had to travel by crowded buses. My stipend was supposed to be rupees sixty per month. That also my boss, Mr Jain did not bother to pay me. My elder brother had arranged this articleship, so I couldn't complain. Mr Jain had given me some book writing work in Panchsheel Park. All my life, I have looked for shortcuts. In this assignment, I realized that if I cut through the Panchsheel Club, I could save some time. Every morning, I walked in confidently as if the club belonged to my father-in-law. The Gurkha at the gate would salute me. I imagined myself to be a hero from one of Alistair McLean's books, walking into Gestapo headquarters.

One day, while passing through the club, I thought I saw a lady who resembled Hema Malini. As I came closer, I realized that the gentleman standing next to her resembled Amitabh Bachchan. Then the penny dropped. It was HemaMalini! In the flesh. She was stunning.

There was Shashi Kapoor. There was Sanjeev Kumar. There was Sachin Pilgaonkar. Of course, there was Amitabh Bachchan. I had eyes only for Hema. I spent the whole day watching her. The shooting of *Trishul* was going on. The only film star that I had seen till then was Kiran Kumar. Hema Malini in real life was even hotter than her screen persona. Fortunately, the film unit thought that I was from the club and the club thought I was with the film unit. I worshipped my goddess the whole day. After pack up, I went to the house from which I was supposed to be working. That was the day Mr Jain chose to inspect my work. He had already been waiting for an hour. The servants must have told him that I had not come at all. When he asked me for an explanation, I told him the truth. He fired me on the spot. That was my second traumatic experience.

The third came soon enough. My elder brother, Pappu, was travelling from Poona to Ludhiana via Delhi. He was carrying some stuff which he wanted to drop off in Delhi. So, he asked me to come to New Delhi Railway Station and pick up the stuff. I was already behaving erratically. Somehow, I missed catching him at the railway station. That was the last straw on the camel's back. Something snapped inside me. I started looking for my brother everywhere. I went to Maharani Bagh. I went to Chanakyapuri. I went to the Air Force Officer's Mess. I went to the airport. I went to the railway station again. No trace of my brother anywhere. I started eating in five star hotels. I soon ran out of money. I then started walking out without paying the bill. At the end of the meal, I would call for the bill. I would then go to the loo and walk out from the lobby. One day I took a cab from the Imperial Hotel and took him all around Delhi. At the end of the day, when the cabby asked for money, I said I had no money. The cabby took me to the Parliament Street police station. The sergeant on duty beat the crap out of me and threw me out of the police station.

Next day, I was back in Connaught Place and I saw a girl smooching a guy in a cab. She was on the back seat and he was sitting next to the driver. This looked like a good thing to do. I had

no car so I started looking for one. After unsuccessfully trying to open a few cars, I finally found an unlocked one. I got onto the back seat and waited for the girl to come. Instead the owner came. I came out of the car. A crowd gathered. Everyone had a suggestion as to what should be done with me. Then I got lucky. Somebody in the crowd recognized me. He took me to a friend's house in Chanakyapuri. They called my parents who sent my brother to pick me up. I was taken to a psychiatrist who confirmed that I was bipolar. I could lead a normal life provided I took the prescribed medication every day. I took the medication for a couple of days. It had side effects. My neck got a little twisted. I couldn't walk around in Patiala with a twisted neck. People would have laughed at me behind my back. So, I threw the medication away. My mother tried to convince me to continue with the treatment, but I ignored her advice. It was the biggest mistake of my life.

There were actually two Tejis. Genius Teji who would build the Taj Mahal and Idiot Teji who would throw shit on it. The medication would have ensured that Idiot Teji was kept in check, but alas, I was too foolish to understand that.

Dummy was from Punjab Engineering College, Chandigarh. Not my partner in crime, he had got in independently. He was a general pain in the ass. He had no friends Because he generally rubbed people the wrong way. One day, he went too far. The institute used to issue case material in the afternoon. You had to queue up to get it. I never queued up. I would come after two hours, by which time the queue would have disappeared. Nimit Gupta was peacefully standing in the queue waiting for his turn when Dummy landed up. Dummy tried to break the queue. Many people including Nimit Gupta objected. Dummy refused to listen.

‘What difference will one man make?’

Nimit Gupta lost his cool. He caught Dummy by the collar and punched him in the face. Nimit was a big guy and the blow had all his weight behind it. There was a cracking sound. Dummy's nose had been broken. Soon, blood started gushing out. Some students quickly took him to a doctor and got him patched up.

One of our professors was a chap called Raval. He had been a Chief Commissioner of Income Tax. He had total mastery over his subject. He also had a great sense of humour. He taught us Legal Aspects of Business. One day, one of the students, a chartered

accountant, decided to test him with a highly technical question on Income Tax.

Professor Raval smiled. Then he said, ‘I am sorry. I did not hear you properly. Please repeat your question.’

The student repeated the question.

Professor Raval smiled again. Then he said, ‘At your stage in life, you don't have to worry about tax. You have to worry about income.’ The whole class burst into laughter. The poor chartered accountant was left red-faced.

After collecting three Ds, I needed a break.

As the calendar year came to a close, everyone was busy making New Year plans. Manoj and I decided to go to Goa. Neither of us had been there before. We set out on 30th of December. Reached Daman the same evening. Daman was not part of Gujarat, so liquor was available. We got smashed and went off to bed. Next morning, we found out that the waiter serving us breakfast was half drunk. Pleasant change from Ahmedabad. When we were exiting Daman, the police man at the boom barrier signalled us to stop. I pretended to stop and then suddenly accelerated. We were not carrying any liquor. It was just the principle of the thing. The car had a Punjab registration, so the police would not be able to take any action.

Next day, we reached Goa. We had no clue what to do, so we asked a pretty girl waiting at a bus stop, which was the best beach in Goa. She recommended Baga. Just as we reached Baga, we saw a naked, uniformly tanned, gorgeous girl putting on a transparent Kurta and getting into a Mercedes. Man, we had come to the right place!

All hotels were full, so we dumped our rucksacks in a really sordid room in a private home and went out to find the party. We had been told that the Hippies organized a big party in Goa on every New Year's Eve. There was Music. There was dancing. Every intoxicant in the world was available. There were thousands of semi-nude girls dancing. Like Bassett hounds, we started sniffing our way to the party. When we started hearing the music, we knew we were getting close. This year they had decided to have the party on a hill top. We could now see the shimmering lights, in the distance. All we had to do was climb up the hill.

And then we were there. It was actually a plateau, not a hilltop.

There were giant speakers belting out pop music. There were many bonfires going, randomly scattered over the plateau, keeping the December night chill away. Women in bikinis and shirtless men were dancing around some of the bonfires. It was like the movie, *Hare Rama Hare Krishna* on a scale of 10,000 to 1. Uncensored. Hundreds of nubile young women dancing with gay abandon. People were making out in sleeping bags on the periphery. I regretted not having brought a sleeping bag. While we were trying to spot single women, two single women spotted us. They were supposedly looking for a smoke. I quickly pulled out my Chillum. Manoj loaded it, and we were in business. After a few puffs, they mentioned that they were from Australia.

'My favourite country!' burst out Manoj. I knew he had never travelled to Australia, but this was probably not the best time to mention it. Their names were June and Shiobhan. June had taken a shine to Manoj. She said she needed some medicines, took Manoj by the hand and vanished in the direction of the sleeping bags. As I was chatting up Shiobhan, CB emerged from the shadows. He was totally stoned, like us. We also met with the Vyas brothers. Their father had been the Director at IIM A. Half an hour later, Manoj was back alone, grinning from ear to ear. Nothing needed to be said. Our boy had scored.

When June did not turn up for some time, Shiobhan said she would go look for her mother. Manoj's ears turned pink.

There were 20,000 drunk or stoned people on the plateau. There were hot women in bikinis dancing till four o'clock in the morning. There was no policeman in sight. Yet there was not a single case of misbehaviour. Not a single drunken brawl.

The party wound up at 4 a.m. We tottered off to our room and crashed. The mosquitoes had a field day. We were too stoned to fend them off.

We woke up in the afternoon and unwashed, unkempt, we went to the beach for breakfast. Within minutes we were back, breakfast forgotten. We carefully bathed ourselves, put on clean clothes and then went back to the beach. We were the only people wearing clothes. The beach was covered with naked bodies, mostly girls, each more beautiful than the other. It was like a thousand Pirelli calendars. We had a leisurely breakfast. Then I decided to do in Rome, as the Romans did. I stripped, put Manoj on guard, and

sauntered off to the Arabian Sea.

Baga is a wonderful beach. You can go for miles without encountering deep water or undercurrents. After half an hour in the water I came out and asked Manoj if he wanted to go in. Manoj said he would get his swimming trunk first. I laughed, but he wouldn't listen. So, we had this one guy in swimming trunks and hundreds of naked people around him. I asked him why he insisted on wearing swimming trunks when even the women were naked?

His reply was, 'What if I get a stiffy?'

It had never happened to me, but hey, to each his own. We spent the day ogling goddesses. I tried to strike up a conversation with two or three girls, but didn't get very far. We decided to get drunk in the evening. That we managed to do, successfully.

The second day dawned bright and sunny. The beach was full of lovelies. The water was cool and inviting. We had great fun cavorting in the water like dolphins. We walked to the Gujjoo side of the beach, Calangute where we saw some hot babes in sarees. Not much action there. Baga was better. So, we came back to our side. Chatted up some Spanish babes, but didn't get lucky. That became the story of our trip. Lots of fun, but no cigar. Next we decided to visit Anjuna Beach. There was a little stream between Baga and Anjuna. On low tide, you could wade through the stream easily. After crossing the stream, you had to climb a small hill. A few kilometres more and we had reached Anjuna. There weren't too many people around. We soon discovered why. Most of the people were junkies. We quickly returned to Baga.We had believed that sun screen was for sissies. On the third day, we realized it was not. Our backs got burnt by the sun. Like two injured soldiers, we limped back home.

Nageshwar Rao was the first person to think that I was crazy. He had a woman's intuition. Some even suspected him of being gay. When he came to know that we were going to Goa, he invited Manoj to come and see him. He was also going to be in Goa at the same time. His father was a JCO in the army and was posted in Goa. He told Manoj specifically not to bring me along. Manoj, of course, told me about the restricted invitation. We had a good laugh. Manoj never went to see him. Earlier Butt had warned me that Nageshwar Rao was making rude remarks about me behind my back. I had paid no heed. Butt liked to play people against one

another. It was best to ignore him.

The students of the institute were divided into three groups. Each group was called a combo. They competed with each other in various activities including sports and cultural activities. One of the activities was extempore speech. This was the one thing I was good at. I never prepared for anything anyway. My topic was “Placement". After saying a few words about summer placements and permanent placements, I veered off to #D1 placements. I talked about how girls selected boys. That brought the house down. At that moment, I knew that I had won. Poor Vivek Bali didn't stand a chance. It was the only time I stood first in anything at IIM A. It was a wonderful feeling.

Then there were the sports. Cricket, Football, Lawn Tennis, Table Tennis, Basketball, Athletics, etc. Rajan Swaroop was the leading stud from among the seniors.

One of the new games that I learnt at IIM A was Dumb Charades. In one game, Tiger had to give the clue “master” to his team mates. He tried many cues, but his team mates could not get it. Desperate, Tiger started mimicking masturbation. Everyone got it immediately.

In the third term, we went to Mount Abu and did some real rock climbing. This was dicey, but Amita and Jaishree were also doing it, so I couldn't chicken out.

Then came Holi! There was a celebration at Professor Pulin Garg's house. He was the Head of the Organizational Behaviour Area. He was the only faculty member to wear a dhoti to work. All the students were invited. Lot of *bhaang* floated around. We rubbed *gulaal* on all the senior girls’ cheeks. Everyone, including Pulin and Indira, were dunked in a pool full of coloured water. I had so much bhaang that I slept for the next twenty-four hours.

****

Lady Macbeth

Professor Abhinandan Jain was a locally minted FPM like Prem. The comparison ended right there. Abhinandan exuded positive energy. He loved all his students. He genuinely wanted his students to learn something. His case studies were interesting. You didn't need a PhD in mathematics to understand them. There was a case study on Modern Bakery. This was a government company, in the business of making bread. The company had received the plant and machinery for free from the Government of Australia. Yet, the company was making a loss. Abhinandan had not given all the information required to take a decision. After forty-five minutes we realized that the company had overestimated the market size. They had used data for quota of *maida* supplied to bakers at subsidised rates for making bread. The bakers were paying bribes to the government officials to get higher quotas. Then they were selling the surplus maida in the black market. Everybody was happy, but the demand estimate for bread was being distorted. With Abhinandan, you felt like reading the case. He aroused enthusiasm in you.

Usha was BSc Statistics from Calcutta University. She was intelligent, but so was everyone else at IIM A. She was like Butterfly and Sanjeev Kamalia. She studied eighteen hours a day, but unlike Butterfly, she was not content with her lot. She was a centurion. She had tried her best but had failed to break into the top hundred. Yusuf studied only two hours a day and was the topper. It wasn't fair. She hated him with a visceral, white hot hatred. If she could not improve her standing, maybe she could pull him down.

Usha came from a wealthy family. Whatever she had wanted, she had got. Ever since she had been three years old. For the first time in her life, she wanted something and she could not get it. It was driving her nuts.

Her first idea was to make friends with Yusuf and then hit him with a rape charge. The problem was that other girls may not support her. When Alka had levied molestation charges against

Kuppu, the whole dorm had ganged up against her. In view of this, she had put the rape conspiracy on the back burner for the time being. She was desperately trying to find some other way of getting him expelled.

There was an informal Bridge Club. Billy Mahajan was the President. Anil Bisht, Snoopy, and many others were members. They would play Bridge all night and sleep all day. By the time they got up, classes were over.

In the first year, we had one course on computer systems. IIT Kanpur was the leading institute for computer systems in the country, so the task of doing the group assignments fell to De Gaulle. He happily accepted the task. The computer in the Institute was huge. It had less computing power than a smartphone of today.

The Computer Science Professor was a chappy called Bhatnagar. A very nice guy. He was the only professor with a “foreign made” car. He had a white Toyota. Many students opted for computer science in the second year, because of that car.

Vish Sovani was a stylish devil, in the Dev Anand mould. He stayed on campus and smoked brown cigarettes, called Chancellors. It was a new brand launched by Duncans. We were intrigued. A gorgeous girl from NID came to see him. We were even more intrigued. Finally, we decided to bell the cat. After the lady had left, we went up to him and introduced ourselves. Apparently, he was a senior PGP and was working with Citi Bank. The lady was his girlfriend. Maybe the market had already been expanded before we landed up!

By third term Sunil Gulati had established a clear lead over his rivals. In order to distinguish him from the cats or ordinary PGPs, it was decided to anoint him as Tiger Gulati.

Butt's problem was that he had no friends. He was always cribbing about his grades. He was intelligent but his ambition was more than his ability. The top fifteen scholars received industrial scholarships. They were known as industrial scholarships because they were sponsored by industrial houses like Tata, Birla, Mahindra, etc. From the beginning it was evident that Manoj and Killer were clear winners. Nageshwar Rao, Deepak and Butt were in the running. I was never in the race even though I looked like a scholar. Nageshwar Rao tried to get an edge by not pulling his weight in the

group. He would leave us to do the group work, while he would devote his time to individual preparation. He would disappear at group meeting time. He would not do the work allocated to him. He would make some excuse or the other. We soon realized that he was not going to contribute, so we stopped allocating work to him. This created lot of resentment within the group. Butt was sure that Nageshwar Rao would piggy back on the group to get an industrial scholarship and he, would lose out. Problem was nobody wanted to bell the cat. Finally Butt convinced me to do it. I was exempted from most group work because people thought that they would not get a good grade for my work. So, it was ironic that I got to give him the good news. At first, he thought I was giving him my opinion. I told him it was unanimous. I felt sorry for him. We knew the news would spread like wildfire. He would be publicly humiliated and no group would take him. He would finally have to work on group assignments.

Nageshwar Rao was made of sterner stuff. Midway through the third term final exams he went to see the PGP(Post Graduate Programme) Chairman Professor Jay Kumar aka Jakes. Nageshwar Rao's eye was all swollen up. He wanted to be excused from the remaining exams as his eye was all swollen. Jakes allowed him to take the remaining exams in the beginning of the first term of the second year, thus giving him an extra three months to prepare.That was all the edge that he needed. Having got the permission, Nageshwar Rao slipped out, like a thief, without telling anyone about it. His rivals claimed that he had himself put some chemicals in his eye, but nobody complained formally. Nageshwar Rao managed to pip his rivals to the post. He never forgave me for throwing him out of the group.

A miracle took place on the way home. His eye healed quickly. By the time he reached Madras, it was completely normal. His mother would have otherwise, got worried.

Professor Aggarwal taught us Management Accounting. He was a visiting faculty. He worked for Fergusons, the Auditors and Management Consultants. He told us a very interesting story about Amul. Apparently, India had received a gift from the European Community, of milk products worth 2,000 crores. As it was a gift, the government was planning to distribute it free of cost. Enter Mr Kurien, the big chief of Amul. He convinced *"Ïndoo mausi",* the

Prime Minister of India that distributing the milk products free of cost would kill the indigenous dairy industry, which is what the Europeans wanted. He suggested to her that Amul would sell the products under its own brand. This would result in a windfall for Amul. The windfall would be used for the development of the dairy industry in India. Indoo mausi loved the suggestion and gave her go ahead, making Amul the richest dairy organization in India. Professor Aggarwal joined them to help them invest the surplus money.

One day Killer, De Gaulle and I, had to go to the railway station to make train reservations. There were three of us, so we couldn't take the car. We decided to go by motorbike. We went to the station and finished our work quickly. On the way back we ran into trouble. A police man signalled to us to stop. I thought it was because we were triple riding, so I slowed down and asked Killer to get off and melt into the crowd. Killer promptly disappeared. We reached the cop and I smiled at him. He asked for my license. I asked him what was the problem.

His smile broadened. He said, 'This is a one-way street.' Sheepishly I handed over my licence.

When he saw my name, his smile vanished. Very reluctantly he asked me,'Do you know PRS Brar *Sahib?'*

PRS Brar was a very tough cop. When he was DCP Delhi, he had slapped Sanjay Gandhi, Indoo mausi's younger son, for rioting. Now it was my turn to smile. I told him that he was my elder brother. The cop smiled differently then and returned my license. I took a U turn and went back to IIM.

Our seniors had spoken very highly of Personal Growth Laboratory. This was a full credit course run by Professors Pulin Garg and Indira Parikh. The participants were supposed to go off site for a couple of weeks. They were supposed to talk about their life's experiences within the group. Out of this interaction, many participants developed new insights about themselves. Some participants broke down and cried. Unfortunately, it was not there in our curriculum. We were so impressed, that some of our batchmates went to Pulin and requested him to do a Personal Growth Laboratory on a non-credit basis. Pulin agreed. Bala and I joined. After two days we realized that this was not going anywhere so we went to Pulin and said that this was not our cup of tea. He

allowed both of us to opt out.

It was placement time. Summer for us and final for our seniors. The same boys and girls who used to roam around in faded jeans and dirty T shirts suddenly metamorphosed into suited and booted young ladies and gentlemen.

Chandra Mani and Ashish Nanda cracked Tata Administrative Services or TAS. Chandra Mani, Brat and Sanjay Vohra got selected for Citi Bank. Chandra Mani first joined TAS. He visited all the major Tata plants all over India and then resigned. As soon as he was relieved, he joined Citi Bank. Maneeta became the first girl to be hired as a management trainee in Marketing by Hindustan Levers.

If you wanted to work for a bank, you would do your summer training in an FMCG or Fast Moving Consumer Goods company. On the other hand, if you wanted to join an FMCG company you would do your summer training in a bank. This was the distilled wisdom of our seniors. Of course, all the students did not follow the rule.

There was a company called Wavin India based in Delhi. It was a Dutch company engaged in the business of making PVC pipes. The Managing Director was a chappy called Keshav Prasad. He had been a Professor at Harvard Business School. He had hired a chap called Bedi as his marketing head. Bedi was from IIM A. This was the company I chose to do my summer training with. They were both very nice guys but the company didn't seem to have any future. There didn't seem to be any barriers to entry. Local entrepreneurs, with lower overheads were getting into the business. I finished my work in one month and then went off to Shimla. Summer is a wonderful time to be there. All the beautiful girls of Delhi and Punjab visit Shimla in summer. Every evening the Mall resembles a fashion plaza. Sometimes you get lucky, sometimes you don't. Shimla turned out to be a dry run.

Manoj came back to his parent's place after his summer training. I picked him up from Chandigarh and left for Delhi by a Haryana Roadways bus. The advantage of the Haryana Roadways is that you can drink and smoke. Punjab Roadways is no drinking, no smoking. I requested the conductor to stop at the first booze shop. I quickly bought two bottles of chilled Golden Eagle beer, opened the bottles and wrapped newspapers around them. We were in business. The journey suddenly became more pleasant. Manoj had never done this

before. He was like, ‘Shit, man. Wish I had known this, when I was in IIT.’

When I was in SBI, my cashier had taught me this. We were in Ambala Cantt branch and he had promised to fix my next posting to a branch in Chandigarh. A posting in Chandigarh was a coveted posting. I had been trying to swing it for the last one year but had failed miserably.

Jatinder Chadha, the cashier, had told me that he would introduce me to someone who would get the job done in two minutes. We boarded the bus for Chandigarh. Chadha struck up a conversation with the conductor of the bus. Soon, the bus stopped and Chadha got down to pick up the beers and I discovered a new mode of travel. First class. And yes, the lady he introduced me to, fixed my posting to Chandigarh in two minutes. Three cheers for beer and three cheers for networking.

Pulin once asked me in a lecture, what kind of girl I wanted to marry? I asked him if it was a rhetorical question or he had a niece who was interested? The audience dissolved in laughter.

We had a musical evening with Zakir Hussain on the tabla. It was held in classroom 123, which was not really a classroom, but more of a hall. I had never attended a classical music concert earlier. It turned out to be surprisingly enjoyable.

****

A New Dawn

In the first year, all subjects were compulsory. In the second year, you could choose your subjects except Business Policy, which was compulsory. Business Policy was my favourite subject. You could apply all the concepts you had learnt in the first year in Marketing, Finance, Human Resource Development, Production and Operations Management, etc. There was no maths involved. In those days, jobs were scarce. The employers of choice were Hindustan Levers for marketing jobs and Citi Bank for finance jobs. Students would hedge their bets by choosing a mix of marketing and finance courses. In the Levers interview they would emphasize the marketing courses and in the Citi interview, they would highlight the finance courses. We also did what others had done before us. The good thing was that no one ever got expelled in the second year.

A new academic year brought a new bunch of girls in #D1. Falguni Mehta, Malvika and Aishwarya, were the pick of the lot. Falguni was like a doll, complete with red parasol. Alpana was more of a smouldering beauty, a la Smita Patil. CB immediately made his move. Alpana and Priya were his juniors from college.

Priya Raghubir was a sweet Delhi girl who wanted to prove herself in a man's world. She was prepared to work hard.

Among the boys, Sanjay Nayar was a promising youngster. Jakes was from IIT Delhi and knew Manoj. Naaroo, Tyagarajan and Suresh Vaswani were from IIT Bombay. Naaroo and Suresh quickly joined our Smokers Club. Paritosh Joshi, was another member of the elite club. Harsha Bhogle was a sweet marketing type. Harsha Lal was nicknamed Superman.

In the first year, the Institute allots dorms, so we were a scattered group. Manoj and I were in #D5, Butt was in #D7, Nageshwar Rao was in #D2 and Killer and De Gaulle were in the suburbs, in #D13. Nageshwar Rao had been knocked out of the group, so that left five of us. In the second year, the Institute allows you to pick your own dorm. For some reason, Killer wanted us to

move to #D13. Maybe he got lucky there. Maybe his lady friend did not want to come to #D5. Whatever the reason, he was adamant about not moving out of #D13. Our dorm, #D5 was better. It was closer to the temple and to the mess. Killer and De Gaulle had faithfully done my group work for the whole of first year, without complaining even once. So, this seemed a small price to pay. I agreed to move to #D13. Manoj followed swiftly. He had already moved to #D1, so it did not matter to him where he stored his clothes. Butt realized which way the wind was blowing, so he caved.

In our second year, we were supposed to elect a Student Activities Coordinator or SAC. Unfortunately, I had to attend a wedding in Delhi during that period and hence could not stand for election. In the train, I bumped into a cute German girl who had been coming to the DJ Club in the Institute. She recognized me and for want of anything better to do , we started chatting. When she came to know that I was going to attend a wedding, she got very excited. She wanted to come too. I readily agreed. When we reached Delhi, I dropped her to her hotel and told her to be ready by eight in the evening. When I came in the evening, she said she wanted to change her hotel. The fellow there was trying to get her drunk. I couldn't afford a hotel in Connaught Place, so I took her to a hotel near the railway station. Then we went for the wedding. At the wedding, we were sitting at the back with some friends when a bottle of whisky was circulated. We all had a few swigs. When she got nice and high, I moved her away from the crowd. Not too far, that would have been dangerous and not too close, that would have been embarrassing. We started smooching. After a while, she asked if we could go back to the hotel. I agreed.

Once in the hotel, I tore her clothes off. We made wild love and then collapsed. She was very young, barely eighteen. Next morning, we checked out of the hotel and went to a friend's place. Bhaskar Bhattacharya lived in a *barsaatee* in Defence Colony. We went without prior notice. Fortunately, he was at home. He welcomed us and then he went off to a friend's place for a few days. Bhaskar is the only one I have known who was selected for IIM A but didn't join because it did not have a good dramatic society. He was a gem of a guy. Unfortunately, he died very young under rather mysterious circumstances.

We went to Chandni Chowk where we had golgappas, aaloo tikki, papri chaat and jalebi. She loved the street food. We went to the Red Fort and Qutub Minar. We went to Karol Bagh for Kulfi at Roshans. We had a great time.

We enjoyed Bhaskar's hospitality for three days and three nights and then she went off to Dharamshala and I returned to Ahmedabad.

I came back to campus only to know that my friend Killer had lost the election to Dash, the dashing young man from IIT Madras. Killer was a good guy, but he was not very articulate. He lost out in the live debate. Dash was also Section C, so it was okay.

In the first term of the second year, I saw a notice saying that the Punjab Government wanted to give scholarships to students from Punjab. I was from Punjab. I quickly noted down the details. As I was walking away, I realized that I might have competition. There were more than twenty boys from Punjab. They might also apply. They all had higher grade point averages than mine. How to fight the competition? I looked to the left. Then I looked to the right. Not a soul in sight. I quickly took down the notice and put it in my pocket. Then I went to my dorm, tore up the notice into small pieces and flushed them down the toilet. Bye-bye competition. Dhirubhai Ambani would have been proud of me.

I bunged in my application and thirty days later, I got my selection letter. *Allah hu Akbar!* I did not tell a soul, not even Manoj. Then the cheque came. After I had cashed the cheque, I told Manoj about it. He had got an industrial scholarship. So had Nageshwar Rao and Killer.

I liked Business Policy classes. At last we had a subject in which I enjoyed superiority over my classmates. At least in class participation. Most of my class mates were afraid to speak. They were afraid that they could be wrong. I had no such fear. I was comfortable taking calculated risks. Professor Kulkarni was a good teacher.

Professor Kucchhal taught us all about the capital markets. He also introduced me to a share broker called Choksey. I did not have to trade through Bombay any more. I was the only student investing in the capital markets. Everyone else was only imbibing fundas.

Management of Creativity & Innovation was an optional course

in the second year. It was much in demand but there were limited seats. The course got over subscribed but luckily both Manoj and I got selected. Manoj stole all my ideas and submitted his project. This included the Scitovsky Club named after the famous economist, who propagated the idea that man works to maximise leisure. It also included the philosophy of life in the song “The Gambler” sung by Kenny Rogers.

He also told Sunita that they were his ideas. She was duly impressed. This was the only subject where I could contribute for him so I was happy to do so. Butt tried to drive a wedge between us by telling me that what Manoj had done was wrong. I agreed that it was wrong but sometimes you have to overlook somethings for a relationship to survive.

My only interaction with Professor Nitin Patel was during a debate where Professor Patel was a judge. There was a mention of Draupadi in the debate. I used WAC techniques to help Dushasan disrobe Draupadi. I said Dushasan kept trying to take off her saree. If he had explored the alternative of lifting her saree, he would have succeeded in his nefarious designs. The audience loved it but the judges were not impressed.

Manoj was good with electronic stuff. He built a sound system for me with two speakers inverted into two earthen pitchers. It had a unique sound. He also taped my favourite songs and gave me the cassettes to play on my new sound system. He was deeply grateful for my financial support. As he had moved to #D1, I moved my bed into his room and borrowed his mattress. The two mattresses and the sound system converted my room into an exclusive DJ Club. He even set up soft lights for me. The stage was set for seduction.

We had a college magazine called Synchrony. It was a rather dull magazine. Bela and Vivek Bali were appointed as student editors. Bela was interested in Vivek, but he wasn't interested in her. I liked to write, but I wasn't sure Bela would print my stuff, so I floated my own magazine.

I decided to call it “The Yellow Submarine". It would represent yellow journalism. It was a gossipy kind of magazine. It would talk about who had nailed who, who was stalking who, what were their chances of success, etc. Naturally, #D1 did not like the magazine, but there was nothing they could do about it. As I was not interested in any of them, they had no power over me. I would also

write about professors, the good, the bad and the ugly. I was the writer, editor, publisher and distributor of the magazine. I wrote about the targeting of the endangered students. I wrote about the Director's secret midnight visits to #D1.

Manoj had been awarded an Industrial Scholarship and was now officially an “I-Schol". He wanted to throw a party. Traditionally these parties were Samosa,Limca parties, where you got a Samosa or a sandwich and a soft drink. The entire institute was invited, so sometimes two or more scholars would throw a joint party. I suggested to Manoj that I would chip in as my Punjab government scholarship had come in. I wanted to throw a party that people would not forget in a hurry. I suggested a rock show. When I showed Manoj the budget, he freaked. I told him that I would try to get it sponsored. Liquor companies and cigarette companies often sponsored events. It was Ahmedabad, so liquor companies were out. I knew people in ITC and Godfrey Philips.

Somehow, Godfrey Phillips clicked first. They wanted to promote their brand Four Square. One of our juniors was a drummer in a local band. We hired them.We put up posters at NID and at the School of Architecture. Many students came from both the institutions. They had the whole campus rocking. Didn't cost us a penny. We added Killer's name to extinguish his liability.

"Kaun Maadarchod Aaya Hai?"

Loosely translated “Who the fuck is it?"

Deepak Garg had a habit of abusing. Nobody minded. That's just the way he was. Then one day while he was having a bath, he heard someone enter the bath room area. He thought it was one of us, so he called out in a friendly way “Kaun maadarchod aaya hai?” I was brushing my teeth at the wash basin. Unfortunately for Deepak, it wasn't one of us. It was a junior called Sandeep Sachdeva or Springy. He thought Deepak was abusing him. How could Deepak abuse him if he could not even see him? Springy did not use his brains. He lost his cool. He drove his fist at the bathroom door. The door was made of plywood, so Springy punched a big hole through it. Deepak Garg was now shitting bricks. I quickly dragged Springy away from the bathroom door. He was one step away from expulsion. I explained to him that Deepak was not abusing him and he should not take it personally. He calmed down and the situation got defused.

One day, I heard someone calling my name from the ramp. I opened the balcony door and stumbled out. It was Manoj.

'Don't go anywhere, I am coming up,' he shouted.

Within minutes, he was in my room. His face was red. He was panting from the unusual exercise of running up the stairs.

When he got his breath back, he said, 'I need six hundred rupees.'

I gave him the money. 'Don't you want to know what I need it for,' he asked.

'Please tell me,' I said feigning interest. 'Have you got Sunita pregnant?' I asked.

'No man! I have to buy new shoes. My shoes are very old and rather shabby,' he said.

I was intrigued now. I said,'I agree with the state of your shoes, but why is it urgent? Placement is still months away.'

Then the truth came out. 'Her boyfriend is coming tomorrow,' he said. 'I don't want to cut a sorry figure in front of him.'

I was appalled. I thought, since he had already nailed her, If she wanted to go back to her old boyfriend, he should let her go but Manoj was smitten. There was no point arguing with him. The boy who only wanted to have his plant inaugurated, was well and truly trapped. It was not his fault. During youth, the biological trap is so perfect, it is difficult to evade it.

Pathak's Plan for India's Destruction. This was a course in the second year which was overseen by Professor Pathak. The actual name of the course was Project Planning for Industrial Development but we had changed it to Pathak's Plan for India's Destruction. Basically, we had to conceive a project, write a project report and make a presentation to Professor Pathak and the class. Manoj had worked on a gelatine project, when he was working with Hindustan Levers in Calcutta. He did the project report, I did the financing and the presentation. As the project was innovative, we did not go for bank finance but chose to go for equity funding. Kapil Bhalla was waiting to question us on bank finance, but our equity googly disarmed him.

Nageshwar Rao had perfected the art of report writing. He would go to the library and look for appropriate books of which the

library had only one copy. He would get the book issued in his name. He would then copy the report and submit it. After he had got his report back, duly graded, then and only then would he return the original book to the library.

Nageshwar Rao made the mistake of boasting to Butt about his foolproof method of doing assignments without working too hard. Butt went to the library and got the last book Nageshwar Rao had copied. He took the book to the professor concerned and updated him on Nageshwar Rao's modus operandi. The RA made some excuse and got Nageshwar Rao's assignment back. It tallied word for word. Nageshwar Rao was expelled. He was not missed.

In second year, we had some really useful subjects. Managing Oral Communication or MOC was by far the most useful. The tragedy was that MOC had very limited seats. MOC should have been compulsory. Every student would have benefitted especially people like Killer who weren't articulate enough. The tragedy was that MSM, which only two students out of 240 used was compulsory and was two credits, while MOC, which all 240 would use was single credit and had limited seats.

One day, Manoj had a visitor. His name was Kapoor, but Manoj called him Cooper. A very nice guy, topper at IIT Delhi and topper at IIM Ahmedabad. Very unassuming also. He had come to Ahmedabad to prepare for the civil services exam. He became a welcome addition to our smoker's club. Sunita's father was in the IAS and she had brain-washed Manoj into not trying to join the IAS. What had started as a plant inauguration exercise had turned into a pussy whipped boy syndrome. This was the oldest battle known to mankind. The man wants to fuck and flee, but the woman wants to mate for life. Sometimes the man succeeds in fleeing, sometimes he gets trapped. Our boy was well and truly trapped.

He tried to scare Cooper into abandoning his quest by invoking Buta Singh's name. Buta was a politician who had become very rich after entering public life. Cooper did not budge. He wanted to serve the nation, come hell or high water. He cleared the exam with flying colours.

****

The French Woman's Lieutenant

One day, in the second term of the second year, we found three new students in our class. They were from ESSEC, the best business school in France. Apparently, we had an exchange programme with them. Nobody had ever gone there from our side, but they used to send three final year students every winter. This year, for the first time, they had sent a girl. Her name was Brigitte. They had sent two bodyguards with her. Alain and Jean.

The second term of the second year at IIM A is a happy term. Most people have reconciled themselves to the fact that they are not going to get a gold medal. I had reconciled myself in the first week of the first term of the first year, others took time. Once you have made your peace with God, life becomes more enjoyable. Into this joyous world, the three musketeers landed.

I took Brigitte out for coffee. The next day, Nageshwar Rao took her out to the same place I had taken her. Silver Leaf. I realized that this competition would have to be vanquished. Nageshwar Rao was no longer in our group. Perhaps he was seeking revenge for being thrown out of the group. I took Brigitte to Vishaala. We had a great time. We came back to my dorm and I nailed her. Bye-bye Nageshwar Rao. She was a virgin. She had only one request. She did not want to become pregnant. That was fine with me. I was not too keen to impregnate her either. We became inseparable.

The girls in #D1 did not like Brigitte going to #D13. They felt she was setting a bad precedent. Other boys would also start asking their girlfriends to spend the night in their dorms. The virtuous image of the girls would be sullied. So, they filled Brigitte's ears with nonsense about me. As a result, Brigitte broke off with me. I, also, did not pursue her. Then, one day, I was listening to music in the DJ Club, when she walked in. I put Lynn Anderson's song *"I never promised you a rose garden"* on the turn table.. When the song ended, she got up and came and sat down next to me. I asked her if she wanted me to play something for her. She didn't say anything. She just covered my hand with hers. I got up and took her hand.

Hand in hand, we walked to #D13. The Brar Model was alive and kicking.

We were attending classes together, we were taking meals together, we were sleeping together. She was a very nice girl. Easy to get along with. Alain and Jean wanted to go to Goa, but couldn't get hotel reservations. I told Brigitte not to worry, I would take her there. My car was a two-seater, so Alain and Jean could not join us. Alain was a very friendly guy. Jean was more reserved. Alain was interested in Alpana, but it didn't work out.

Novel Shinghal had worked with me in SBI, Chandigarh. Her brother Gaurav had been Manoj's batch mate in IIT Delhi. Her husband, Ashok Lavasa, who was also my batchmate from SBI, had left the bank and joined the Indian Administrative Service or the IAS. The government had sent him to IIM Ahmedabad for a short training programme. Novel had joined him. Brigitte and I took them out for dinner. Ashok was very honest and hard working. He had a meteoric rise in the IAS. Finished as Finance Secretary.

Brigitte and I set out for Goa and this time I did not need to ask anyone for directions. We went straight to Baga. Brigitte loved the beach.

There were some rocks in the sea. You could swim out to them and sun bathe. It was like having your own private island. We had missed seeing them last year. Brigitte pointed them out and we swam out to them. The sun was strong. This time I was using suntan oil!

I was keen to play out my Harold Robins fantasies. We made love on the beach and then got stoned. Perhaps the dope was too strong. Brigitte complained of being unwell. I rushed her back to the hotel. Fortunately, by morning, she was feeling better.

We were supposed to part in Goa. Then she was supposed to tour India with Alain and Jean. I couldn't bear to let her go, so I made her scrap the Alain and Jean tour. Instead, I proposed a Teji Brar tour. Idiot Teji was at work. I had a friend in Udaipur, or so I thought. We went to Udaipur. We saw the Lake Palace and I bought some Rajasthani clothes for her. She looked nice in them. The only problem was that the skirt was see through. A group of urchins followed us, wherever we went. We had a bad experience at the Nathdwara Temple. First, the guard told us that the temple was

closed and would open only after one hour. So, we waited. After an hour, he said foreigners were not allowed. That really made my day. I wanted to take his gun and shove it up his ass. After dipping it in coconut oil and red chilly powder. A sort of modified Hyderabadi goli. My friend, Sunil Malhotra, tried to get me drunk, and made a pass at Brigitte. Fortunately, Brigitte did not accept his offer. Some people are like dogs. The moment they see a lady, they want to mount her.

From Udaipur we went to Delhi and from there to Shimla. In Shimla we faced our first problem. Brigitte had left her passport behind in Delhi. No hotel would give us a room. So, we improvised. I bought her lots of bangles, like a newly-wed girl wears in India. Then I bought a small tin of *sindoor*. A red *Pahari* shawl and completed the ensemble. I sprinkled a little sindoor in her *maang,* she wrapped the shawl around her covering her face below the eyes and her head, showing just a little sindoor. I told her not to stand with me at the reception, but to go and sit down in the lobby with the bags. Fully rehearsed and appropriately costumed, we checked into Hotel Highland uneventfully.

We had a great time in Shimla. I had many friends in SBI, Shimla. I showed her Scandal Point from where Maharaja Bhupinder Singh of Patiala had abducted the Viceroy's daughter and had carried her off to Chail. We then went to Chail, where the Maharaja of Patiala had a Palace which has been converted into a hotel. I had been paying for everything so far and was now running low on cash, so we decided to stay in the Annexe which was cheaper than the Palace Hotel. At two o'clock in the morning, Brigitte rebelled. It was freezing cold in the Annexe. We used her credit card and moved into the Palace and got a fire going. Soon the huge bedroom became nice and cosy. To celebrate our new found warmth, we made love on the Royal bed. Chail is a wonderful place. Not very well known but beautiful. Virgin forests surround the town. There is no hooliganism. Unlike Orissa, nobody asks you for protection money. We nearly ran into trouble on the bus from Chail to Chandigarh. A drunkard struck up a conversation with us. We were all sitting near the driver's seat. The driver stopped the bus at Parwanoo for a tea break. When we got down the driver advised us to leave the bus at Parwanoo. The drunkard who had been chatting us up was actually a cop in civvies. He was sure to make

trouble for us when we reached Chandigarh. Brigitte didn't even have her passport. We hurriedly disembarked and ducked into the nearest hotel. From there, we went to Delhi, hoping to celebrate New year in Connaught Place. As soon as we reached The Inner Circle, the cops caught us. They advised us that they were expecting trouble and we should go back to our hotel immediately. Obediently we went back to our hotel and got stoned. Then the day came for her to go back. I saw her off and with a heavy heart and returned to Ahmedabad.

****

The Sermon from the Dorm

One evening, out of the blue,Manoj landed up in my room.

Me: What's the matter? Is Sunita having her periods?

Manoj: Why, can't I come to see you otherwise?

Me: Of course you can! You are always welcome. Smoke? Drink?

(I poured the drinks. We lit up and then it started coming out.)

Manoj: I want to marry her.

Me: Congratulations.

Manoj: No, no, you sarcastic bastard, you don't understand. I really want to marry her.

Me: I am not being sarcastic, you moron.I hear you and I fully understand what you are saying.

Manoj: So what do you think I should do?

Me: Have you proposed to her?

Manoj: No. She has proposed to me.

Me: And?

(He sheepishly looked down.)

Manoj: I have accepted.

Me: Then where is the question of what you should do now? As you have accepted her proposal, you should marry her.

Manoj: What would you do in my place?

Me: Well, in the first place, I would not have accepted her proposal.

Manoj: Why not?

Me: Listen, you can do much better. She is not good looking, she is very dominating, her family background is no great shakes.

Me: Hey man, she is not dominating.

Me: You haven't seen the real Sunita yet. She is a very good actress. The steel claw will come out of the velvet glove after marriage. By

then, it will be too late for you.

Manoj: You really think so?

Me: Of course. Look at your future if you marry her. You will probably get picked up by Citi Bank. They will give you an apartment in Juhu. That will be a one-hour drive from your office. Every day, you will leave the house at eight in the morning and come back at eight in the evening. Then the cribbing will start about your non-existent social lives.

Manoj: And if I don't marry her, will the distance from Juhu to Nariman Point reduce?

Me: The distance won't reduce, but you will have other *(laughing)* options.

Manoj: Like?

Me: You could go to America and do a second MBA from Harvard or Stanford. With your grades, you will probably finish in one year. The same Citi Bank will give you a much better job. You will get a double promotion in your career or maybe be promoted by almost a score!

(Manoj looked confused by now.)

Me: You are a bright guy. Indian businessmen don't look for bright guys. They look for well- connected guys. Children of top bureaucrats. Sons-in-law of politicians. You will never realize your potential while living in India. The Citi Bank route will take you ten years to reach the US. The second MBA route will take you one year. You decide.

Manoj: Hey man, she doesn't want to go to America.

Me: I know. She has lived there and she hates it.

Manoj: Exactly.

Me: That is exactly my point. If you marry her, you will be closing some options. You are a bright guy. The world will not acknowledge your genius, till you get a stamp from Harvard or Stanford. Your life will change. All you have to do is wait for two years to get married.

Manoj: No man. She wants to get married as soon as we pass out.

Me: It makes sense for her to tie you down as quickly as possible. Bombay is a big city. Full of beautiful women. Who knows some

woman may lead you astray? She has nothing to gain by waiting. Once you are married, you will have a child. All to keep you from straying.

Manoj: Hey, I am not going to run after other women.

Me: Really? Remember - Nalini Krishnamurthi?

Manoj: But that was before I met Sunita.

Me: May I tell you a little story?

Manoj: Sure! Shoot.

(Saying this, he settled himself comfortably on the bed.)

Me: When I had a nervous breakdown, I was only seventeen or eighteen years old. One of the suggestions made by a family member to get me cured, was to get me married off. The idea of twenty-four by seven pussy was tempting. There was no dearth of beautiful girls. My mother said no, because I didn't have a job. A year later, I got a job. My job took me to New Delhi, Jaipur, Calcutta and Bombay. A new world opened up in front of my eyes. The proposal got revived. I said no. I wanted to wait till I was thirty, before taking the plunge. I wanted to taste the world. I wanted to explore the world. Marriage is a one-way street. Easy to get into. Very difficult to get out of. Especially when children are involved. I don't know how my life would have turned out if I had gotten married at twenty, but I certainly would not have made it here. Always think deeply before you take a decision and for important decisions, think with your heart. Sunita is like an iceberg. You can only see the tip, but that doesn't mean the rest of it doesn't exist.

Remember when you first saw her? You didn't even want to talk to her. It was I who pushed you towards her. To get your plant inaugurated.

Manoj: *(smiling)* Hey man, I didn't know her then.

Me: You think you know her now?

Manoj: Fairly well, I would think.

Me: Then go ahead. As I said earlier, congratulations! And God bless. Please remember, whatever happens, I will always be there for you.

Manoj: Thanks man. I knew I could depend on you. Please keep it

to yourself. I haven't told anyone else yet.

Me: Don't worry, my lips are sealed.

He hadn't realized it yet, but his marriage with Sunita, would be the end of our relationship. Girls like Sunita don't share their husband. Not even with his best friend. I accepted it with all humility.

****

The Offshore Banking Project

In the third term of the second year, we were supposed to do a full credit project, working in teams of two. We were planning to request Dr IG Patel, the Director of the Institute to be our guide. He was ex-Indian Civil Service, ex-Finance Secretary and ex-Governor of the Reserve Bank of India. He was a big wheel. We thought that we had all the time in the world to go and talk to him. Manoj was busy with Sunita and I was tied up with Brigitte. In the meantime, Sangeeta and Mirchee, ate our lunch. They went to the old man and requested him to be their guide. They were the first to approach him and they were young girls, so he readily agreed. What was even worse, he refused to accept any more applications.

We quickly woke up and grabbed the next most eligible person, Professor Manu Shroff. He had also worked in the government and was very well networked. He had been the banking secretary. Our subject was “Scope for Setting up Offshore Banking Centre in India". We divided the work between ourselves. I would do the interviews and Manoj would do the paper work. This suited both of us. Manoj would not have to spend money on a trip to Delhi and I would not have to do the paperwork. I hated paper work.

Here, after having made the mistake of losing Dr IG Patel, I committed a second error. My parents were in Patiala, which is five hours from New Delhi. I thought if I was going all the way to Delhi, might as well go visit them too. Which was fine. The mistake was that I did not finish my work first. I had to meet Montek Singh Ahluwalia, Finance Secretary and Prakash Tandon, Chairman of Punjab National Bank. I had booked a ticket by an evening train to Ahmedabad. I thought that I could just walk in and meet these guys!

When I came back from Patiala, I went to Montek's office first. I gave Professor Shroff's letter to his secretary. He told me that a Russian delegation was in town and Montek would be busy with them. Could I come back tomorrow?

The enormity of my blunder sank in. I told him about my train. I

literally begged him to show Montek the letter and let Montek take a call. The secretary came out and gestured to me to go in. A wave of relief swept over me. I quickly went in before he could change his mind. Montek apologized for not being able to give me too much time because of the Russian delegation. I quickly gave him my questionnaire and he called his secretary and dictated the answers to him. Fifteen minutes and he was done. The secretary typed out the answers and handed them over to me. I have never met a humbler public servant than Montek Singh Ahluwalia.

Montek said that there was no strong argument for setting up an offshore banking centre in India. Nor was there anything against it. An offshore banking centre would create maybe 5,000 jobs. In a country of the size of India, that was neither here nor there.

Montek felt that for an offshore banking centre to get government approvals, someone would have to champion it through the maze of the bureaucracy. No business house would do it. They had nothing to gain. They could access offshore banking centres overseas. They were not allowed to set up banks anyway. State Bank already had a presence in offshore banking centres overseas. Same was true of foreign banks.

From there, I went to Punjab National Bank. This was a more relaxed meeting. He had no desk in his office. Just sofas. Prakash Tandon gave India the Tandon Committee Report which became the Bible of bankers. We chatted for half an hour and then I took his leave. The journey back to Ahmedabad was uneventful. I handed over all the data to Manoj and he prepared the report. We got an A. It was the only A-grade I got at IIM A.

Tyagarajan emerged as the Tiger among the junior batch. In order to distinguish him from Tiger Gulati, he was anointed as *Chhota* Tiger or Junior Tiger. He liked the title so much that he added the title to his name. To this day, he is known as Tiger Tyagarajan.

In the third term of our second year, a Peeping Tom incident occurred in #D1. Manju Tandon, a first-year student was having her bath, when a peon peeped in on her. She got the shock of her life and she started screaming. The bathrooms did not have full length doors. It was possible to stand on your tiptoes and peep in. The peon ran for his life. I was taking a stroll outside. Alpana shouted to me to stop him. I tried but he pushed me aside and ran away. Now I

was really mad. I didn't know why Appu wanted me to stop him, but that didn't matter now. He had pushed me. I gave a chase. When I was two feet behind him, I tackled him, American football style. We both went down in a flurry of dust. I caught his ear and forced him to stand up. He tried to free himself and I slapped him hard enough to make his teeth rattle. That knocked the fight out of him. I took him to #D1. Appu took off her slipper and thrashed him. One by one the girls came and hit him. A crowd gathered. Finally, I let him go.

Next morning, the workers went on strike. They alleged violence against a worker. They demanded my expulsion. Jakes called me. Then he called some of the girls. They backed my version of events. The workers were sitting in dharna outside the gate. I decided to go and talk to them. I told them about what had happened. They said I should have called the police. I said no problem, I could call the police now. Did they think the police would be gentle with their comrade? Did they know he would get five years imprisonment for outraging the modesty of a woman? Did they know that he would lose his job at the institute? Were they sure they wanted me to go to the police? I asked them to think it over and let me know. Three hours later, the strike got called off.

Security was beefed up at #D1. A desk was set up at the entrance. A register was provided. You had to enter your name, the name of the girl you were planning to visit and the time of entry and the time of exit. The girls didn't like it. It didn't bother me because Geetanjali used to come to #D13, my dorm. Sunita was most bugged. She did not want people to know that she was sleeping with Manoj. The whole institute knew anyway, but who can argue with a woman? She started pestering me through Manoj, to get the security removed. I couldn't say no to Manoj. So, I started visiting #D1 late night. Instead of entering my own name in the register, I would write I G Patel, the Director or Professor Jaya Kumar, PGP Chairman or ProfessorPulin Garg and show an exit after few hours.

In the next edition of the Yellow Submarine the banner headline was “I *G Patel, Jaya Kumar caught visiting #D1 post-midnight*". Students who read the magazine went and checked the register. Everyone had a good laugh. Next day, the security got removed.

Professor Koregaonkar was the hostel warden. He never entered

any dorm. Ever. The Institute treated us as young adults and by and large, we behaved like young adults. There were only two incidents of violence in two years and both got sorted out amicably. There were only two cases of outraging the modesty of a woman. In one case, the girl had led the boy on. As a punishment, the boy had been boycotted by all the girls. In the other case, the peon had been thrashed by the girls themselves.

Usha Muthuraman had almost given up on her obsession with getting Yusuf expelled.And then, suddenly, the opportunity arrived. She had gone to his dorm. There was nobody on the floor. His door was ajar. She tiptoed in. He was sleeping. There was a completed assignment on the table. She quickly picked it up, covered it with a magazine and left the room. She had the assignment photocopied. Then in one equation she changed the figure 1 into 7. She quietly put the assignment back in its original place. Yusuf continued to snore contentedly, oblivious to the adventures his assignment had embarked upon.

She copied the assignment, down to the wrong 7, and submitted it. She tore up the photo copy and flushed it down the toilet. When the RA was checking the assignment, he caught the similarity. He brought it to Jake's notice.

Yusuf was one of the brightest guys in our batch. Naturally, he stood first. The top three get gold medals at IIM A. Yusuf however, was denied his. For the crime of falling asleep after he had finished his assignment, the Institute wanted to withhold his gold medal. This seemed pretty unfair, so we decided to protest. K Balachandran or Bala initiated it. Bala was Yusuf's dorm-mate. I quickly jumped on to the bandwagon. I had tried to organize a strike in the first year, but had failed miserably. Not a single student, not one, had supported me, even though some had agreed that it was a just cause. I wanted to prevent the expulsion of students from the Scheduled Caste and Scheduled Tribe. This protest promised to be different.

I went to meet the Director. He saw me immediately. He listened to me sympathetically. Then he asked me a question. ‘What do you expect me to do?’

I said, ‘Please give Yusuf his gold medal.’

He then explained to me how the institute worked. ‘The

teacher,' he said, 'is the king. If a penalty is imposed by a teacher, then the only person who can rescind it, is the teacher himself. I may be the Director, but I will never overrule a teacher. So please go and talk to the concerned teacher.'

When I told him that some of the students were planning to boycott the convocation, he laughed, 'It is your diploma. If you don't want it, that's fine with me.'

This was not going well. I went to Jakes. Same result. So, we boycotted the convocation. There were around forty of us. It was probably the first time in the Institute's history that students had boycotted the convocation.

Geetanjali had left the institute and had joined The Times of India. She started coming to see me again. She was also dating someone in her office but that didn't work out. I was her contingency plan, so she came to me. Brigitte had just left and I was "girlfriend-less" at that point. We started talking and she asked me if I had any regrets. I said I regretted not having kissed her. She replied that could easily be rectified. So, I kissed her. After about ten to fifteen minutes of kissing, I slipped my hand into her top and started fondling her breasts.

She quickly said, 'Forbidden Territory!' So, I withdrew my hand. Then I went in from the back and unhooked her bra. I started fondling her breasts again. Unlike Manoj, I was not one to waste an opportunity. I nailed her. She had a nice body but her biggest asset was her voice. After sex we used to sit naked and smoke. That was the best part of the day.

Geetanjali was the only girl who could not have an orgasm when I made love to her. She could only have an orgasm when she masturbated. We tried everything in the Kama Sutra. Missionary, rear entry, doggy style, girl on top, cunnilingus, 69, standing up, etc. Nothing worked for her.After a long and successful run, the Brar Model had failed. After several futile attempts at making her come, I started asking her to masturbate first. Then I would make love to her. Worked for both of us.

One of the young ladies in #D1 was making out with a banana, and the banana broke inside her. Several attempts were made to pull it out, but alas all was in vain. Finally, we had to take her to a hospital, to get it extracted.

Around this time, Aishwarya started taking an interest in me. She would come over to my dorm. We would listen to music and get stoned. Two doors away, was her *moonh bola bhai,* Tulsi Tanti. Whenever she came over, Tulsi would come and knock on the door every ten minutes. He would make some excuse. May I have a cigarette? May I have a light? May I have a pen? He was paranoid that I was going to fuck her. I had no intention of fucking her because she was a confused chick. She could not make up her mind whether she wanted to get laid or not. Plus, my basic needs were being met already by Geetanjali, so there was no need to pursue Aishwarya. At the same time, female attention is always welcome. To have two girls after you in a sex starved campus was the ultimate aphrodisiac.

Maybe she wanted me to pursue her. Pursuit was not my strongest point. If a woman was interested, she would let you know. A look is enough. If she was not interested, you could pursue her to Timbuktu, she would not let you put your little finger on her.

****

The Eagle Goes for the Kill

The Personnel Department of the State Bank of India, Chandigarh Local Head Office decided to play villain in my placement story. I had applied for leave to do my PGDM from IIM Ahmedabad. The bank had neither sanctioned nor denied me the leave. My Branch Manager had relieved me of my duties. The Institute needed a relieving letter from the employer in case of students who were already working. This I had handed over at the time of joining at IIM Ahmedabad. On a subsequent visit to Chandigarh I made the mistake of dropping in at the Personnel Department. They advised me very sweetly to resign. I replied that if I would resign, I would have to pay them three months' salary. If they dismissed me, they would have to pay me three months' salary. So it was better that they paid me! They agreed to waive the three months' notice period in my case. I fell into their trap and resigned. They then wrote to the IIM that I should be debarred from placement. Fortunately, for me the Institute ignored the letter and stood by me.

When it was time for the final placement, Manoj sat down with all his books and study material, which he had meticulously preserved, to prepare notes for the interviews. It took him three days. He generously offered to share the notes with me but I laughed at him. Idiot Teji was in charge.

The best companies came on day one—Citi Bank, Hindustan Levers, Tata Administrative Service, etc. Then there would be Bank of America, Grindlays, A F Ferguson and Co, Proctor and Gamble, European Asian Bank, etc. on later days.

My friend Brat had got me shortlisted for Citi. Some miracle had got me shortlisted for Hindustan Levers. The first round in Citi went well. Round two also went well.

In round three, after the interview was over, I asked the interviewer a question. I had worked for four years for Oriental Bank and State Bank and I did not want to join as a trainee. What was the possibility of me being offered a Vice President's job?

He laughed. He was a Vice President himself. He said that they

were recruiting only trainees and if I wanted to be a Vice President, I should go to Bombay and meet Pinkoo Puri.

In the Levers, A F Ferguson and Bank of America interviews, I got knocked out in the first round. Grindlays didn't even bother to shortlist me. Now I was really desperate.

Only European Asian Bank, 20th Century, IDBI and Exim Bank were left. When I would go to meet Pinkoo Puri, I wanted to have a job in hand. I did not particularly like Exim and IDBI. That left only European Asian and 20th Century. European Asian Bank was a European Bank for doing business in Asia. The shareholders included Amsterdam Rotterdam Bank, Societe Generale, Banca Commerciala Italiana, Deutsche Bank, etc. The Country Manager, a tall, handsome German called Poehlsen had come to conduct the interviews. He was accompanied by his side kick, a beardless Sardar called Harkirat Singh who was an alumnus of the Institute. Then came the announcement of an extempore speech before the interview. My face lit up. God had sent these two angels to save me. The topic given to me was *Electricity Distribution in India.* I got only two minutes to prepare. After I gave my speech, there was a question-answer session. During the session, it became clear that the Sardar was a devious fellow. The German was more straightforward. It seemed that the Sardar would manipulate the German to select the candidate he wanted. Poehlsen was so impressed with my speech that he smelt a rat. Bankers are suspicious by nature. He asked me if I had gotten the same topic on some other occasion also. I said no but if he wanted I could speak on another topic of his choice. The fact was that I knew everything that was not in our syllabus. My offer to speak again on a different topic seemed to mollify him.

So, while everyone else was sucking up to Poehlsen, I decided to concentrate on the baby Sardar. At lunch I manipulated the seating in such a way that I sat opposite the Sardar. Genius Teji was at work. I buttered the Sardar up.

20th Century was a leasing company floated by Dev Ahuja, Parthasarathy and Sanjay Kulkarni, all former Citi Bankers. They were based in Bombay. Sanjay Kulkarni and Partha were from IIM Ahmedabad. Sanjay Kulkarni had come to interview me. From the beginning it was clear that they were desperate to hire me. He was trying to sell the idea of working for 20th Century to me. This was a

heady feeling after all the rejections. It was more of a brokerage than a leasing company. I kept it as my contingency plan, in case I did not get European Asian Bank.

I wasn't surprised when my name was announced as selected for both European Asian Bank and 20th Century.

Mukund Altekar or, *AlteeBaltee,* was a coder. He realized early that he would not fit into the kind of profiles being offered for placement. So, he took off for the US to look for a job.

Atul Garg, also known as Pin, had an offer going into placement from Dunlop. Alas, he couldn't get a single offer out of placement. The problem was, he was too straight forward. In the ITC interview, he was asked if he would bribe someone, if necessary. Atul said no. The correct answer was that I would exhaust all other possibilities and then seek guidance from my boss Rajeev Jain had a family business to fall back on, so he opted out of placement.

Vikram Pandya & Anupam Shrivastava got into IDBI. They learnt the ropes of project finance and Vikram used this knowledge to set up his own project later on.

Butterfly, Pin and Vadilal did not have a good placement even though they were highly intelligent and hard working. They did not let this deter them. They continued to work hard and climbed the corporate ladder, rung by rung. Resilience is important.

Now that I had accepted the European Asian Bank offer, I was out of placement. I decided to go to Bombay and meet Pinkoo Puri. Maybe I could be upgraded from Trainee to Vice President! I was carrying with me a proposal for a new product which could generate hundreds of millions of dollars in profit for Citi Bank. The receptionist asked me if I had an appointment. When I said no, she called Pinkoo's secretary for guidance. The secretary asked to speak with me. I gave her my spiel. She told me to leave the papers with the receptionist, and they would get back to me. I dutifully handed over my product idea worth hundreds of millions of dollars and my résumé worth nothing to the receptionist.

The Oberoi was next door. They had a Pool Side Coffee Shop. It had glass walls. You could have coffee and worship goddesses at the same time. I chose to have a long leisurely lunch. Butter Chicken and Tandoori Roti. And ice cream. I then went back to Citi. This time the receptionist smiled at me. They want you to meet Mr Apte.

He was one of the chaps who had interviewed me at Ahmedabad.

Apte was not very happy to see me at first, but thawed when he saw the potential of the dowry I had brought along. It was a very simple product. The government was giving a subsidy to nonresident Indians for putting foreign currency deposits in India. India followed fairly stupid economic policies, so it had to resort to such hidden subsidies to attract foreign exchange. By using my scheme, Citi Bank could get hundreds of millions of dollars of this subsidy. I had seen this loophole, when I was with State Bank of India. In informal discussions with my boss, it seemed that he was not in favour of it. Hence, I had not put up a formal proposal.

Citi, on the other hand, was lapping it up. When I explained the product to Apte, he was very happy. Basically, we would have to find non-resident Indians who would put foreign currency, nonresident deposits with our Bombay branch. After fifteen days they could go to their nearest eligible Citi Bank branch and obtain 100% loan against their deposit. Interest rates on foreign currency deposits in India were much higher than rates overseas. The nonresident would be out of pocket for fifteen days, but would enjoy the differential for three years. Thus, his yield in dollar terms would go up from 2% to 15%.

Thus, it would be a big hit with the depositors.

Now coming to the bank. In foreign currency lending, margins are very low. You get from 0.5 to 1%. With my product, it would go up to 12%. So, the bank would be happy.

Shirish and I went to meet Pinkoo. The risk guy was also there. Some Bhargava. Shirish took them through the product. After an hour of discussion, we got the go ahead to do a pilot out of Singapore. Bhargava and Shirish left. Pinkoo asked me to stay back. He called the HR guy. Some fellow called Venky. They offered me a deal. They would appoint me as an Assistant Manager, on par with the other trainees. If my pilot was successful, I would be promoted to Manager. When the product would get deposits of 5 million dollars, I would be promoted to Assistant Vice President and when the product would generate deposits of 50 million dollars, I would be promoted to Vice President. It was a great deal. Vice Presidents got apartments on Peddar Road or Cuffe Parade. They got chauffeur driven Mercedes Benzes. I had only one question. ‘Will all this be documented?’

‘Yes,’ said Venky. ‘You can come and collect your letter tomorrow. Your joining will be with immediate effect. We will put you up at Fariyas Hotel till we find suitable accommodation for you.’

Next day, I collected my appointment letter and got to work. We sent the product details to our Singapore branch. They got back in a few days with a potential investor. He was a chap called Dalpat Mirchandani. He ran a bank in Indonesia. He was based in Jakarta. His modus operandi was very simple. He took deposits in Indonesian Rupiah in his bank at 3% per month. He would convert the Indonesian Rupiah into US Dollars and remit it to Singapore. There he would place the deposit with Citi Bank Singapore at 2% per annum. He was gambling that the Indonesian Rupiah would deprecate by at least 50%. Our product would suit him for the Singapore leg of his journey. From 2% his yield would go up to 15%. He remitted 5 million dollars and we were rolling.

After the first transaction was completed smoothly, we extended the scheme to London and New York. In a month, we hit 50 million dollars. Reserve Bank of India should have objected but they were probably asleep.

****

Epilogue

Mukul Deoras joined Hindustan Levers and then moved to Colgate. He rose to the position of Global Chief Marketing Officer, the second most important position in the company.

Chandrima divorced her husband and took off for New York.

Pradeep Chandra took off for the Middle East, after a short stint with Chartered Bank.

Sidey retired from IIM A and started teaching at the University of Petroleum and Energy Studies, where he replaced me.

Manoj died tragically in a hit and run accident on Marine Drive in Bombay barely three months after passing out of IIM Ahmedabad. He had gone for a morning walk. He was crossing the road. His wedding was just one week away. Sunita was devastated and went into a deep depression. She never came out of it. She passed away a month later.

Prem Chopra became the Director at IIM A. The uncharitable said that it was because of his father-in-law's political connections, which may well be true. It certainly didn't harm his candidature, being close to the ruling political party.

Akshay Kumar was the most mobile guy in the batch. He changed seventy-five jobs in thirty-five years.

Ashish Nanda left TAS and went to Harvard to do his PhD. He then went on to teach at Harvard and became Dean of the Harvard Law School. A M Naik lured him back to India, to head IIM Ahmedabad, but midway through his term, the government changed. He tried to reach out to the new regime but that didn't work out. He then went back to Harvard.

Anil Chandramani left Citi and joined the World Bank. He was the first Indian with an Indian degree to get selected under the Young Professionals Programme. Manoj and I had tried, but had failed.

CB, my partner in crime, had joined the corporate world. After two years of flushing people's toilets to sell Harpic, a toilet cleaner,

he switched to academia. While studying for his PhD in the USA, he met a Jungen und Hubsch Fraulein called Fritzi, who made an honest man out of him! He now gives gyan to head honchos of Fortune 500 companies.

No mention of CB can be complete without mentioning MB. Like CB, MB also joined the corporate world. While Shelly and he were working for Vijay Mallya, he asked them to distribute his wedding cards! MB turned to entrepreneurship. After many ups and downs, MB decided to follow CB into academia. After toiling hard for several years, he managed to carve out a niche for himself. Just when things seemed to be finally working out for him, tragedy struck. He slipped on a wet patch by the swimming pool, and struck his head on a hard surface. The fall proved fatal.

Professor Mote passed away while I was in the process of writing this book. I never had the privilege of attending one of his classes but I came to know him after I passed out. We became friends on Facebook. The last chat we had was about young Rahul Gandhi's mad cap 72,000 rupees per head per annum scheme. We were both against the scheme. He was in favour of skilling the poor so that they could get jobs. Fortunately, Rahul lost the election. Then Professor Mote had a fall and he posted a message that he was going off Facebook and would be back when he was feeling better. Alas, that was not to be!

Tiger Gulati started with consulting, but soon switched to banking. Went from bank to bank cashing his stock options on the way. His late mother set a good example by vacating a house in Defence Colony, without asking for *Pugrhee*.

PJ Rao joined Ponds, then moved to Citi Bank. Heads the Technology group for Citi in New York.

Sanjoo joined Citi but later switched to academia. Married Priya Raghubir. Did his PhD from Columbia and started teaching at Harvard. Priya could not find a job on the East Coast, so Sanjoo quit Harvard and moved to San Francisco.

Raghu headed straight for academia. Did his PhD from the US and joined Stern Business School in New York. He is the Dean at Stern.

Shailesh Ayyangar went on to head the Indian operations of a French pharmaceutical giant called Sanofi. Pammi has set up a

recruitment agency. Very hospitable couple. Nice apartment on swank Carmichael Road.

Phoolan Devi and Reuben Raj got married and lived happily ever after.

The dacoits entered the corporate world. Maneeta did well in the corporate world but her marriage did not work out.

Sanjay Vohra quit Citi and joined some bank in Australia. There were stories of his getting into trouble there.

Killer married his lady love and moved to the US.

Indira Parikh became the Dean at IIM A and went on to become the founder of FLAME University. She had more faculty members of IIM Ahmedabad teaching at FLAME, than at IIM Ahmedabad itself.

Gaurang Desai did a second MBA from the University of California at Berkeley and settled down in Sillicon Valley.

Anil Bisht got a job in his wife's company.

Butterfly completed his CA and joined Carrier Aircon in Gurgaon. From there he managed to become the Global CFO of the parent, United Technologies, based in the United States.

Sexy worked briefly with Metal Box and then migrated to the US. He passed away tragically in a road accident.

Judge had only one ambition. To get a job which gives him a good lifestyle. He got Citi Bank, he stayed with Citi Bank. He is one of the few guys from our batch, who has never changed jobs.

Labdhi Bhandari passed away tragically in a plane crash. Big loss for IIM Ahmedabad. Big loss for India.

After WhatsApp started, Srikanth took over the title of CP King.

Pran introspected and improved himself. He came back into teaching. Later he became the Director of one of the newly minted IIMs.

Gabbar Singh left academics and joined the Asian Development Bank.

POM Shukla continued to teach at IIM A. He was the most in-demand professor for consultancy assignments from companies. Jealous rivals got a ceiling imposed on the number of assignments he could take up.

Falguni Mehta married Sanjay Nayar. Sanjay joined Citi and

later moved to KKR. Falguni turned entrepreneurial and set up Nykaa.

Cooper had all the problems that Manoj had predicted, but he stuck it out. He was made the Principal of the Academy at Mussoorie.

Brigitte went back to Paris. Later in the year, she sent me some gifts through her best friend, Isabelle. I seduced Isabelle. It took Brigitte twenty-five years to forgive me.

Vikram Pandya quit IDBI and set up a container manufacturing business. His company has a turnover of six billion rupees.

Atul Garg quit Dunlop and joined Bank of America. After thirty years in banking and financial services he set up a Fintech company called SingX based out of Singapore.

Murali Sivaraman became a globe-trotting CEO with ICI and later with Philips.

European Asian Bank went bust and got acquired by Deutsche Bank.

20th Century converted into Centurion Bank, which went bust.

Govindrajan did not have a good placement. He flirted briefly with the corporate world and then went into teaching. He was a roaring success as a teacher. Thousands of his students swear by him.

Nageshwar Rao got into money laundering for politicians, bureaucrats and criminals and did very well. For a while. Then a remittance for a powerful politician went awry. He had to flee the country. He was never heard of again.

I joined Citi. My product cleared 50 million dollars in the first month. Citi gave me a three-bedroom apartment in Woodlands on Peddar Road and a white, chauffeur driven Mercedes. Life was good.

The Bhuj earthquake created cracks in many buildings on the campus. Fortunately, there were no casualties. For its expansion, the Institute built earthquake proof buildings. While the new buildings may or may not be earthquake proof, they are certainly ugly. The new buildings are like bunkers from World War II. If we made a mistake by setting up a campus in an earthquake prone zone, do we have to perpetuate our mistake?

Despite being a government body under the Ministry of Human Resource Development, the Institute has maintained itself as an oasis of excellence in a desert of mediocrity. Government of India is famous for meddling in the affairs of its institutions, whether it is State Bank of India or the All India Institute of Medical Sciences. Institution after institution has buckled under government pressure. IIM A still stands tall.

In a country where the Chief Justice has admitted that there is considerable corruption in the judiciary, the IIM has an unblemished record. There have been a few cases of plagiarism, but by and large, the faculty has a reputation for integrity and this is the magic glue that holds the IIM together. They may not be the best teachers in the world, but they are honest. Even the sadists.

****

Acknowledgement

I gratefully acknowledge the help rendered to me by my wife Jaya and my daughter Michelle in editing and printing of this book.

I am also grateful to the AuthorsUpFront team for helping me in publishing this book.

About the Author

Tejinder Singh Brar, PGDM from the prestigious Indian Institute of Management, Ahmedabad. He was Head of Corporate and Investment Banking in Deutsche Bank.

Copyright © Tejinder Singh Brar 2019

First published in India in 2019 by:
Tejinder Singh Brar
tejibrarfinserve@gmail.com

Tejinder Singh Brar asserts the moral right to be identified as the author of this work.

Design and eBook development: AuthorsUpFront

This is a work of fiction. Names, characters, businesses, places, events and incidents are either products of the author's imagination or used in a fictitious manner. Any resemblance to actual persons, living or dead, or actual events is purely coincidental.

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, without the prior written permission of the AUTHOR, or as expressly permitted by law, or under terms agreed with the appropriate reprographic rights organisations. Enquiries concerning reproduction outside the scope of the above should be sent to the AUTHOR.